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TWENTY-SIXTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

JANUARY 1, 1881.

PART I.

FIRE AND MARINE INSURANCE.

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TABLE OF CONTENTS.

[For Index to Companies, see end of Volume.]

COMMISSIONER'S REPORT.

PAGE

INTRODUCTORY v
COMPANIES AUTHORIZED IN MASSACHUSETTS vii
Compaies admitted viii
Companies withdrawn ix
INCREASE OF INSURANCE CAPITAL, ETC. ix
FOREIGN COMPANIES AND THEIR STATEMENTS x
UNDERWRITING IN 1880 . . . . . xi-xv
MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANIES xii
Comparative Table A xii
MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES xiii
Comparative Table B xiii
MASSACHUSETTS JOINT-STOCK INSURANCE COMPANIES xiv
Comparative Table C xiv
INSURANCE COMPANIES OF OTHER STATES xiv
Comparative Table D xiv
UNITED STATES BRANCHES OF FOREIGN INSURANCE COMPANIES . . xv
Comparative Table E xv
MASSACHUSETTS BUSINESS xv
Comparative Table F xv
Comparative ratios xv
FIRE AND MARINE UNDERWRITING, ITS VOLUME AND COST. — A COMPARATIVE EXHIBIT . . . . . xvi-xxiii
First Quinquennial Period. — 1865 to 1869 xvii
Comparative Ratios xviii
Second Quinquennial Period. — 1874 to 1878 xix
Comparative Ratios xx
Business of 1879-80 xxi
Comparative Ratios xxii
Business of 1880 only, with Comparative Ratios xxii
EXPENSES TO PREMIUM RECEIPTS xxiii
MASSACHUSETTS BUSINESS, review of xxv
MASSACHUSETTS FIRE RECORD FOR 1880 xxvii
FIRE INSURANCE RESERVES xxviii
INSURANCE LEGISLATION. — "MASSACHUSETTS STANDARD POLICY," ETC. . . . . xxix-xxxiv
INSURANCE RECEIVERSHIPS xxxiv
STATISTICAL TABULATIONS xxxvii

PAGE

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANIES . . xxxviii–xli
Table I. — Risks, assets, liabilities, and surplus . . . xxxviii
Table II. — Gross cash income and expenditures, premiums, losses, and expenses xl

MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES xlii
Table III. — Guarantee fund, scrip, risks, assets, liabilities, and surplus xlii
Table IV. — Gross cash income and expenditures, premiums, losses, and expenses xlii

MASSACHUSETTS JOINT-STOCK INSURANCE COMPANIES . . . xliii–xlv
Table V. — Cash capital, risks, assets, liabilities, and surplus . . xliii
Table VI. — Risks written, premiums received, and losses paid . xliv
Table VII. — Gross cash income and expenditures, expenses, and dividends xlv

INSURANCE COMPANIES OF OTHER STATES . . . . . xlvi–lviii
Table VIII. — Cash capital, risks, assets, liabilities, and surplus . xlvi
Table IX. — Risks written, premiums received, and losses paid . 1
Table X. — Gross cash income and expenditures, expenses, and dividends liv
Table XI. — United States Branches lviii

MASSACHUSETTS BUSINESS IN DETAIL. — Table XII. . . . . lix–lxiii

STATISTICS OF FIRES IN MASSACHUSETTS . . . . . lxiv–lxxvi
Table A. — Property, Fires, Insurance, Loss, Etc. lxiv
Table B. — Fires classified by Months lxviii
Table C. — Cause of Fires lxxii
Table D. — Summary lxxvi
Table E. — Receipts and Expenditures of the Insurance Department lxxvii

DETAILED STATEMENTS.

Massachusetts Mutual Fire Companies 1
Massachusetts Mutual Fire Companies with Guarantee Capital . . 67
Massachusetts Mutual Marine and Fire-Marine Companies . . . 75
Massachusetts Joint-Stock Fire, Marine, and Fire-Marine Companies . 87
Fire, Marine, and Fire-Marine Insurance Companies of other States . 137
United States Branches of Foreign Companies 359
Foreign Fire Companies 392
List of Agents of Insurance Companies of Other States and Foreign Countries, with Amount of Business done, and Tax paid by each . 395

APPENDIX 505

Commonwealth of Massachusetts.

INSURANCE DEPARTMENT,
BOSTON, Jan. 1, 1881.

To the Honorable the Senate and House of Representatives.

PART I. of the Twenty-sixth Annual Report of this Department, submitted herewith, exhibits the financial condition and business of all Companies authorized to write fire and marine risks in Massachusetts Dec. 31, 1880. Their statements, both in summarized and detailed form, for the year ending at that date, are supplemented with such other information relating to their business as may possess interest and value.

Very respectfully, etc.,

JULIUS L. CLARKE,
Insurance Commissioner.

TWENTY-SIXTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART I.

FIRE AND MARINE INSURANCE.

Companies authorized in Massachusetts.

The business of Fire and Marine Insurance transacted by Companies authorized in this Commonwealth, during the year 1880, is exhibited in the following pages with as much of detail as is necessary to a complete and intelligent understanding of its growing importance and financial relations. Of the magnitude of these interests, the accompanying tabulated and detailed statements present significant evidence.

Two hundred and fourteen Companies in all were in the field during the year, seventy-seven of them Massachusetts organizations, and the remainder from other States and countries. Of the two hundred and seven authorized to write fire and marine risks in the State at the close of the last Report, only one hundred and eighty-nine now remain, so that, with the nine admitted during the interim, the present number is one hundred and ninety-eight; viz., seventy-one Home Companies, and one hundred and twenty-seven organized elsewhere.

Of the Home Companies now transacting business, fifty-two are Mutuals (five of them with guarantee capital), and nineteen are Stock Companies, counting the Traders' and Mechanics' only as a Mutual, the business of its stock department having been discontinued.

Of the remaining Companies, one hundred are from other States, and twenty-seven from other countries, the latter represented here through their American branches.

The changes which have taken place since the issue of the last Report are as follows: —

COMPANIES ADMITTED.

NAME OF COMPANY.	Location.	Date.
Union	San Francisco, Cal.	Oct. 26, 1880.
Scottish Union and National	Edinburgh, Scot.	Dec. 8, 1880.
Lion Fire	London, Eng.	Dec. 8, 1880.
British and Foreign Marine	Liverpool, Eng.	Dec. 28, 1880.
People's Fire	New York, N.Y.	Jan. 18, 1881.
Spinners' Mutual Fire	Boston	Feb. 24, 1881.
Fire Insurance Association	London, Eng.	Mar. 11, 1881.
Lumbermen's	Philadelphia, Penn.	Mar. 16, 1881.
The Fire Insurance Company of the County of Philadelphia	Philadelphia, Penn.	Mar. 19, 1881.
Union Marine	Liverpool, Eng.	Mar. 28, 1881.

Of the five Foreign Companies admitted as above, two have made the required deposits with the Treasurer and Receiver-General of Massachusetts, — the Fire Insurance Association of London, $300,000; and the Union Marine, of Liverpool, $100,000, its remaining $200,000 having been previously deposited with the New York Insurance Department.

Among other Companies admitted is the Union, of San Francisco, formerly well known in this and other Eastern States, from which it voluntarily withdrew after the great Chicago fire. Another Company is the Spinners' Mutual, recently organized in Boston under the general law of the State. The People's Fire, of New York, and the Lumbermen's, of Philadelphia, and the Fire Insurance Company of the County of Philadelphia, are new competitors in the Bay State.

The Equitable Marine, of Provincetown, Mass., reported last year as closing up, has made up its capital of $50,000, and decided to continue business, and has arranged to re-insure the marine risks of the Atlantic Fire and Marine, of the same town, which retires.

Companies Withdrawn.

NAME OF COMPANY.	Location.	Date.
Scottish Commercial	Glasgow, Scot.	April 20, 1880.
Alliance	Boston	May 28, 1880.
Globe Fire	New York, N.Y.	June 1, 1880.
Manufacturers'	Newark, N.J.	July 17, 1880.
Faneuil Hall	Boston	Aug. 16, 1880.
Caissé Générale	Paris, France	Oct. 8, 1880.
Fairfield Fire	South Norwalk, Conn.	Oct. 22, 1880.
German Fire	Baltimore, Md.	Dec. 14, 1880.
Mercantile	Cleveland, O.	Dec. 15, 1880.
Pacific Mutual	New York, N.Y.	Dec. 20, 1880.
St. Nicholas	New York, N.Y.	Dec. 21, 1880.
Standard	Trenton, N.J.	Dec. 27, 1880.
Mechanics' Mutual	Boston	Dec. 31, 1880.
Toledo Fire and Marine	Toledo, O.	Jan. 17, 1881.
Columbia	New York, N.Y.	Feb. 1, 1881.
People's Fire	Trenton, N.J.	Feb. 3, 1881.
New York and Boston	New York, N.Y.	Feb. 19, 1881.
Revere	Boston	Mar. 11, 1881.

All the Home Companies retiring re-insured their outstanding risks, — the Alliance, in the Re-assurances Générales; the Faneuil Hall, in the Liverpool and London and Globe, and subsequently its additional risks in the Underwriters' Association of New York; the Mechanics', in the Scottish Union; and the Revere, in the Fire Association of London. All these Home Companies re-insuring are voluntarily closing their business. Of the other retiring Companies, the Scottish Commercial re-insured in the Lancashire, and the Caissé Générale, in the Imperial and Northern.

Increase of Insurance Capital, Etc.

A noticeable movement for enlarged capital and other financial resources, in keeping with the growth and demands of the business, has appeared during the past year, and several Companies writing risks in the State have made important additions to their previous amounts. The Boston Marine has

increased its paid-up capital from $500,000 to $1,000,000; the Shoe and Leather, of Boston, from $300,000 to $400,000; the Springfield Fire and Marine, from $750,000 to $1,000,000; the Firemen's Fund, of San Francisco, from $300,000 to $750,000; and the Star Fire, of New York, from $300,000 to $500,000. Of others contemplating, or having consummated similar action, of which there are some, no official information has yet been received.

Of the Foreign Companies, the London and Lancashire has made a further increase of its *home* capital, both subscribed and paid up, the former now amounting to £1,847,500, and the latter to £184,750, though not affecting the deposits and assets held for the security of its American policy-holders at large. The Lancashire, of Manchester, Eng., which re-insured the risks of the Scottish Commercial, received, with other considerations therefor, the latter's American assets, among them its deposit of $300,000 upon which the Company was admitted to Massachusetts, which deposit has been placed to the credit of the former.

Foreign Companies and their Statements.

In 1865, which year introduces the first quinquennial period embraced in the statistical review which follows, only two European Companies were represented in Massachusetts. In the last year of the same period, 1869, there were five; and there are now twenty-seven, with an immediate prospective increase. A marked feature of their business in this country is their lower premium rate and expense ratio, as compared with the average of American Companies. But this fact is by no means conclusive evidence of their ability to secure the better class of risks; nor does it seem a valid reason why American Companies, certainly the stronger, should not maintain a successful competition.

Since the disastrous experiences of 1871, 1872, and 1873, in which the record of the Foreign Companies then represented on this side of the water was so honorable, their influx has brought, with few exceptions, no greater financial strength or prestige than is offered by American Companies, in many instances even below the latter. With impartial privileges accorded to both, there seems no good reason why the former should be able to drive the latter from the field. It is cer-

tainly fair to assume that exemption from unequal burdens will enable both American and Foreign Companies and capital to compete with equal advantages. That the business of the Foreign Companies is ably and economically managed is notably manifest. But, aside from this, it is claimed, and was urged before the Insurance Committee of the present Legislature, that they are comparatively exempt from taxation, and are granted special privileges for which no equivalent is required, all of which is held to be a discrimination against their American rivals.

It has been the custom of this Department to publish in its Reports a summary of the home statements of Foreign Companies, in the same form and detail in which those of all American Companies are made up. Under the legislation of 1878, chapter 130, such publication is neither called for, nor of any particular interest or value. Section two of the act named provides, in effect, that, for the purposes of the insurance laws of this Commonwealth, the aggregate value of the money securities and other admitted assets of such Foreign Companies, legally and absolutely deposited or held in this country for the security of all their policy-holders in the several States, shall constitute the financial basis upon which they may be permitted to do business in conformity with said laws. In accordance with this legislation the annual statements of their American Branches are given in their usual detail, as heretofore. Following these will be found aggregated tabulations of their home statements, showing capital, assets, liabilities, surplus, income, and expenditures.

Underwriting in 1880.

This simple caption opens a broad subject for consideration. In subsequent exhibits will be found some of the more salient and suggestive points which its analyses present. Of their importance and value experienced underwriters will judge.

With fire losses alone, — averaging in the whole country nearly or quite one hundred millions annually, of which more than forty per cent is claimed by insurers as the result of incendiarism, and a large percentage of the remainder as caused by the direct or indirect carelessness of property owners, — to say nothing of the failure of Companies themselves to exer-

cise proper care and supervision over their own risks, it becomes at once apparent that the interests involved are of great magnitude and importance.

The business of the year is so fully presented in the statements which follow, that only a passing summary is necessary here.

As compared with the previous year, the Companies represented by annual statements in this Report show admitted assets aggregating $162,779,014, with liabilities amounting to $54,008,128, leaving a net surplus of $108,770,886, each item a small excess over 1879.

Their risks written amount to $8,704,818,307, nearly a thousand and fifty millions over 1879; premium receipts, $67,897,557, an increase of more than seven millions over 1879, and more than six millions over 1878; losses paid, $38,961,349, an excess of only $530,330 over 1879, in which year there was an increase of nearly six millions over 1878; working expenses, $21,253,028, an increase of $1,586,099 over the previous year. The premium receipts for 1880 show a surplus of $7,683,180 over expenses and losses paid, against a surplus of only $2,458,875 on the same account in 1879.

The Massachusetts business aggregates, in risks written, $870,137,027; premium receipts, $8,825,073; and losses paid, $5,245,784. The risks written show nearly one hundred and thirty millions, and premium receipts nearly one million, in excess of the previous year.

For purposes of reference and comparison, in this connection, the following Tables are annexed in form as heretofore: —

COMPARATIVE TABLE A. — *Massachusetts Mutual Fire Insurance Companies.*

	1879.*	1880.†	Increase or Decrease in 1880.
Assets	$6,026,481	$6,104,823	+$78,342
Liabilities	2,606,704	2,790,250	+183,546
Surplus	‡3,415,149	‡3,308,491	—111,286
Income	2,130,386	2,278,950	+148,564

* Fifty-one Companies. † Forty-seven Companies. ‡ See Table I.

COMPARATIVE TABLE A — *Concluded.*

	1879.*	1880.†	Increase or Decrease in 1880.
Expenditures	$1,986,612	$2,148,687	+$162,075
Risks written	170,882,026	190,642,359	+19,760,333
Net premiums received	1,807,686	1,955,077	+147,391
Risks outstanding	391,585,041	400,700,033	+9,114,992
Losses paid	471,133	586,180	+115,047
Losses incurred	421,441	671,602	+250,161
Assessments collected	18,748	3,971	−14,777
Profits returned	1,108,650	1,162,221	+53,571
Expenses	382,012	376,694	−5,318

* Fifty-one Companies. † Forty-seven Companies.

COMPARATIVE TABLE B. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

	1879.*	1880.†	Increase or Decrease in 1880.
Cash guarantee fund	$765,200	$766,800	+$1,600
Subscription notes	357,000	209,600	−147,400
Assets	3,120,188	2,590,488	−529,700
Liabilities	696,000	555,208	−140,792
Surplus	286,797	388,978	+102,181
Income	840,868	828,726	−12,142
Expenditures	1,019,925	995,501	−24,424
Risks written	53,441,592	52,796,449	−645,143
Net premiums received	736,722	730,986	−5,736
Risks outstanding	40,715,029	32,988,848	−7,726,181
Losses paid	554,432	497,267	−57,165
Losses incurred	617,643	500,183	−117,460
Expenses	150,232	142,318	−7,914
Scrip dividends declared	141,849	84,460	−57,389
Scrip redeemed	211,240	217,771	+6,531
Scrip outstanding	1,015,191	879,501	−135,690

* Five Companies. † Four Companies.

COMPARATIVE TABLE C. — *Massachusetts Joint-Stock Insurance Companies.*

	1879.*	1880.†	Increase or Decrease in 1880.
Cash capital	$7,300,000	$6,450,000	−$850,000
Assets	13,490,987	13,009,661	−481,326
Liabilities	3,454,537	3,433,569	−20,968
Surplus	10,036,450	9,576,092	−460,358
Income	4,439,666	5,112,201	+672,535
Expenditures	4,638,538	4,676,419	+37,881
Risks written	430,363,545	504,457,325	+74,093,780
Net premiums received	3,848,110	4,548,515	+700,405
Risks outstanding	382,759,364	404,766,430	+22,007,066
Losses paid	2,812,750	2,833,994	+21,244
Losses incurred	3,020,203	2,865,768	−154,435
Expenses	1,302,879	1,304,126	+1,247
Cash dividends declared	523,750	528,000	+4,250

* Twenty-five Companies. † Twenty-one Companies.

COMPARATIVE TABLE D. — *Fire and Marine Insurance Companies of other States.*

	1879.*	1880.†	Increase or Decrease in 1880.
Cash capital	$40,994,090	$40,894,100	−$99,990
Assets	114,243,726	118,511,302	+4,267,576
Liabilities	34,228,619	36,081,980	+1,853,361
Income	46,300,441	50,151,664	+3,851,223
Expenditures	46,831,167	47,251,890	+420,723
Fire risks written	3,840,174,481	4,151,117,354	+310,942,873
Net premiums received	30,165,419	33,581,852	+3,416,433
Marine risks written	1,283,374,247	1,528,716,310	+245,342,063
Net premiums received	10,317,248	10,921,675	+604,427
Fire losses paid	17,521,776	18,132,204	+610,428
Marine or inland losses paid	7,513,564	7,770,364	+256,800
Dividends paid	5,078,714	5,067,847	−10,867
Expenses	13,467,618	14,375,088	+907,470

* One hundred and six Companies. † Ninety-eight Companies.

COMPARATIVE TABLE E. — *United States Branches of Foreign Companies.*

	1879.*	1880.*	Increase or Decrease in 1880.
Assets in United States	$20,730,902	$22,562,740	+$1,831,838
Liabilities in United States,	9,750,974	11,147,121	+1,396,147
Income	14,559,110	17,096,010	+2,536,900
Expenditures	12,921,592	14,195,142	+1,273,550
Risks written	1,879,356,590	2,279,734,584	+400,377,994
Net premiums received	13,671,638	16,159,452	+2,487,814
Losses paid	8,557,404	9,141,340	+583,936
Expenses	4,364,188	5,054,802	+690,614

* Twenty-four Companies.

COMPARATIVE TABLE F. — *Massachusetts Business.**

	1879.	1880.	Increase or Decrease in 1880.
Fire risks written	$520,814,369	$609,132,542	+$88,318,173
Fire premiums received	5,026,482	5,479,752	+453,270
Fire losses paid	1,994,412	3,422,143	+1,427,731
Fire losses incurred	2,500,451	3,055,273	+554,822
Marine risks written	219,486,579	261,004,485	+41,517,906
Marine premiums received,	2,885,404	3,345,321	+459,917
Marine losses paid	2,011,473	1,823,641	−187,832
Marine losses incurred	1,982,864	1,801,722	−181,142

* For details of this business, see Table XII.

Comparative Ratios of Table F.

	1879.	1880.	Increase or Decrease in 1880.
Fire premiums received to risks written (premium rate)	.96	.90	−6.3
Fire losses incurred to risks written	.48	.50	+4.2
Fire losses incurred to premiums received	49.70	55.75	+12.2
Marine premiums received to risks written (premium rate)	1.31	1.28	−2.3
Marine losses iucurred to risks written	.90	.69	−23.3
Marine losses incurred to premiums received	68.70	53.86	−21.6

Fire and Marine Underwriting, its Volume and Cost. — A Comparative Exhibit.

The moral and physical hazards of underwriting present a wide and important field for investigation. But, while the attention of intelligent and experienced underwriters is being constantly occupied in its exploration, another aspect of its profit and loss account calls for special scrutiny and consideration.

The unusual number of Companies retired and contemplating retirement from the insurance world suggests, therefore, a pertinent subject for inquiry. Various reasons are assigned for the wholesale re-insurance of outstanding risks, the closing of Company doors, and the withdrawal of business from some fields to others, which have become so frequent. Chief among the reasons named are the large and increasing number of competitors, their reckless rivalry and its inevitable demoralization and inadequacy of premium rates, and the consequent and continued increase of working expenditure, the latter largely augmented in numerous cases by agency and brokerage commissions incident to the greedy struggle for business. When it is considered that underwriting has, in later years, become more and more subject to these exceptional conditions and rivalries, the important and vital issues involved will be intelligently appreciated.

As intimately bearing upon this subject, and having interest and importance in its connection, we have taken pains to collate the fire and marine experiences of Companies reporting to this Department, selecting for the purpose, and as fairest for illustration, three periods removed from the exceptional and disastrous results in Chicago and Boston in 1871, 1872, and 1873. The first includes the five years ending with 1869; the second, the five years ending with 1878; and the last, the two years of 1879 and 1880. The results evolved are suggestive as indicating the status into which, under present policy and practice, the business seems to be gradually drifting.

The experiences referred to are presented as briefly as possible in the following compilations: —

First Quinquennial Period. — 1865 to 1869 inclusive.

COMPANIES.	Risks.	Amount Written.	Premium Receipts.	Losses Paid.	Working Expenses.
Massachusetts Mutual Fire	Fire	$541,674,454	$6,428,353	$2,011,193	$1,410,980
Massachusetts Mutual Marine and F. M.	Fire	$65,152,534	$395,048	$225,870	$875,855
	Marine	259,441,924	7,860,836	6,734,302	
Totals	– –	$324,594,458	$8,255,884	$6,960,172	–
Massachusetts Joint-Stock	Fire	$1,383,673,938	$12,466,307	$6,798,944	$4,948,998
	Marine	530,405,412	11,646,073	9,475,745	
Totals	– –	$1,914,079,350	$24,112,380	$16,274,689	–
Companies of other States	Fire	$19,108,521,830	$169,408,120	$88,980,476	$62,599,260
	Marine	3,499,427,567	43,665,465	30,601,516	
Totals	– –	$22,607,949,397	$213,073,585	$119,581,992	–
Companies of other Countries	Fire	$3,571,739,630	$44,239,668	$27,464,135	$11,975,531
Aggregates	– –	28,960,037,289	296,109,870	172,292,181	81,810,624

Comparative Ratios. — First Period.

Fire Experience.

COMPANIES.	Premium Rate.	Losses to Premium Receipts.	Expenses to Premium Receipts.	Surplus or Deficiency.
Massachusetts Mutual Fire Companies	1.19	31.29	21.95	+46.76
Massachusetts Mutual Marine and Fire-Marine Companies	.61	57.18	21.68	+21 14
Massachusetts Joint-Stock Companies	.90	54.54	24.10	+21.36
Companies of other States	.89	52.53	26.81	+20.66
Companies of other Countries	1.24	62.08	27.07	+10.85

Marine Experience.

Massachusetts Mutual Marine and Fire-Marine Companies	3.03	85.67	7.03	+7.30
Massachusetts Joint-Stock Companies	2 19	81 36	9.69	+8 95
Companies of other States	1.25	70.01	10.77	+19.22
Average aggregates	1.23	58.19	27.63	+14.18

Second Quinquennial Period. — 1874 to 1878 inclusive.

COMPANIES.	Risks.	Amount Written.	Premium Receipts.	Losses Paid.	Working Expenses.
Massachusetts Mutual Fire	Fire	$850,871,826	$9,409,780	$3,433,453	$1,978,652
Massachusetts Mutual Marine and F. M.	Fire	$91,991,819	$639,600	$253,192	$832,480
	Marine	235,726,222	5,281,068	3,350,955	
Totals	–	$327,718,041	$5,920,668	$3,604,147	–
Massachusetts Joint-Stock	Fire	$1,387,413,600	$13,740,366	$6,295,910	$5,674,261
	Marine	373,005,951	6,596,742	5,189,011	
Totals	–	$1,760,419,551	$20,337,108	$11,484,921	–
Companies of other States	Fire	$19,217,910,169	$181,001,533	$90,928,527	$72,037,445
	Marine	5,548,663,806	57,426,908	36,306,710	
Totals	–	$24,766,573,975	$238,428,441	$127,235,237	–
Companies of other Countries	Fire	$6,312,296,792	$55,003,634	$25,442,259	$16,643,898
Aggregates	–	34,017,880,185	329,099,631	171,200,017	97,166,736

Comparative Ratios. — Second Period.

Fire Experience.

COMPANIES.	Premium Rate.	Losses to Premium Receipts.	Expenses to Premium Receipts.	Surplus or Deficiency.
Massachusetts Mutual Fire Companies	1.11	36.49	21.03	+42.48
Massachusetts Mutual Marine and Fire-Marine Companies	.70	39.59	23.86	+36.55
Massachusetts Joint-Stock Companies	.99	45.82	28.93	+25.25
Companies of other States	.94	50.24	31.42	+18.34
Companies of other Countries	.87	46.25	30.76	+23.49

Marine Experience.

Massachusetts Mutual Marine and Fire-Marine Companies	2.24	63.45	9.44	+27.11
Massachusetts Joint-Stock Companies	1.77	78.66	10.86	+10.48
Companies of other States	1 03	63.22	12.95	+23.83
Average aggregates	.97	52.02	29.53	+18.45

Business of 1879–80.

COMPANIES.	Risks.	Amount Written.	Premium Receipts.	Losses Paid.	Working Expenses.
Massachusetts Mutual Fire	Fire	$361,524,385	$3,772,641	$1,057,314	$758,706
Massachusetts Mutual Marine and F. M.	Fire	$32,619,152	$206,846	$137,119	$292,550
	Marine	73,618,889	1,260,862	914,580	
Totals	–	$106,238,041	$1,467,708	$1,051,699	– –
Massachusetts Joint-Stock	Fire	$662,948,810	$5,405,693	$3,725,803	$2,607,005
	Marine	271,872,060	2,990,932	1,920,941	
Totals	–	$934,820,870	$8,396,625	$5,646,744	– –
Companies of other States	Fire	$7,991,291,835	$63,747,271	$35,653,980	$27,842,706
	Marine	2,812,090,557	21,238,923	15,283,928	
Totals	–	$10,803,382,392	$84,986,194	$50,937,908	– –
Companies of other Countries	Fire	$4,156,445,100	$29,831,090	$17,698,744	$9,418,990
Aggregates	–	16,362,410,788	128,454,258	76,392,409	40,919,957

Comparative Ratios, 1879–80.

Fire Experience.

COMPANIES.	Premium Rate.	Losses to Premium Receipts.	Expenses to Premium Receipts.	Surplus or Deficiency.
Massachusetts Mutual Fire Companies	1.04	28.02	20.11	+51 87
Massachusetts Mutual Marine and Fire-Marine Companies	.63	66.29	24.46	+9.25
Massachusetts Joint-Stock Companies	.82	68 92	31.64	—.56
Companies of other States	.80	55.93	33.16	+10.91
Companies of other Countries	.72	59.33	31.58	+9.09

Marine Experience.

Massachusetts Mutual Marine and Fire-Marine Companies	1.71	72 53	10.31	+17.16
Massachusetts Joint-Stock Companies	1.10	64.23	12.17	+23 60
Companies of other States	.76	71.96	14.09	+13.95
Average aggregates	.78	59.47	31.86	+7 90

Aggregate Business of 1880 only.

Total	Fire	$6,980,107,730	$54,615,468	$29,707,007	$21,253,028
Total	Marine	1,724,710,577	13,282,089	9,254,342	
Aggregates	– –	$8,704,818,307	$67,897,557	$38,961,349	– –

Aggregate Ratios for 1880 only.

Fire Experience	.78	54.31	32 80	+12 89
Marine Experience	.79	69.29	15 39	+15.32
Both combined	.785	57.38	31.30	+11.32

Although statistics are regarded as dry and uninviting, and the limit originally intended for these collections has been necessarily exceeded, the hope is ventured that they may prove serviceable in their teaching and application. But, without further elaboration here, it may suffice to say that the interests involved are so enormous and far-reaching in their business relations, that almost any measure of practical benefit derived from their presentation may well compensate for time and labor expended. Aside from the general information which they impart, their lessons of actual experience may not be too carefully studied. How far their revelations may effectually prompt better methods and wiser administration will be a problem for underwriters to solve.

Expenses to Premium Receipts.

In preceding exhibits expense ratios have been given in some detail; but, as they constitute a factor of vital importance in their relations to the business under review, a comprehensive summary of their remarkable range and average, especially in their latest development, will be of interest here.

An examination of annual statements, as rendered from year to year, discloses wide differences in ratios of working expenditure. These have existed in every period, and under all conditions affecting the business of underwriting. For illustration we cite the following: —

COMPANIES.	1879.		1880.	
	Ratio of Expenses to Premium Receipts.	Average.	Ratio of Expenses to Premium Receipts.	Average.
Massachusetts Mutual Fire Companies	.96 to 177.00	21.13	3.89 to 110.70	19.27
Massachusetts Mutual Marine and Fire-Marine Companies	8.63 to 29.72	20.39	10.46 to 26.30	19.47
Massachusetts Joint-Stock Companies	15.65 to 179.95	34.11	14.72 to 81.99	28.67
Companies of other States,	9.77 to 91.09	33 27	12.41 to 65.43	32.31
Companies of other Countries	23.18 to 47.27	31.92	29 17 to 40.41	31.28
	General av.	32.48	General av.	31.30

An aggregation of the business of *all* the Companies reporting during the two quinquennial periods, introduced on preceding pages, shows equally interesting results. From 1865 to 1869, inclusive, their ratios of working expenditure to premium receipts ranged from 4.88 to 131.08, with a general average of 27.63; from 1874 to 1878, inclusive, the range was from 4.48 to 111.44, with an average of 29.53; while, for the years 1879–80, the range, as above stated, was from .96 to 179.95, averaging for the *two* years 31.86.

Although the extreme *average* increase of expense ratios among all the Companies combined, between 1865 and 1880, was a fraction less than five per cent, yet there were very many instances in which, owing to the pressure of competition or other kindred causes, as may be reasonably inferred, the increase by individual Companies ranged from ten to more than sixty per cent.

Among Massachusetts Companies, the Mutual Fire, as a whole, maintained exceptional uniformity, their average varying less than two per cent, decreasing, from 21.95 in the first period, to 20.11 in the last, and to 19.80 for the year 1880 alone. The Mutual Marine and Fire-Marine nearly doubled theirs, increasing their average, from 10.61 in the first, to 19.93 in the last, and falling to 19.47 for 1880 alone. The Joint-Stock Companies raised theirs, from 20.52 in the first, to 31.05 in the last, and dropping to 28.67 for 1880.

The average ratio of all Companies from other States shows an increase, during the fifteen years, from 29.38 to 32.77, reduced to 32.31 in 1880; and the American Branches of the Foreign Companies, an increase from 27.07 to 31.58, dropping to 31.28 in 1880.

In the review of Massachusetts business for 1880 *alone*, included in statements following, will be found other comparisons of similar import and interest. Of the Home Companies, the Mutual Fire show an average expense ratio of only 19.27; the Mutual Fire and Fire-Marine, 19.54; the Joint-Stock, 28.45; those from other States, 32.30; and those from other countries, 31.28. It will be understood that these ratios are factors in those before given as the averages for 1879–80 combined, and therefore not in conflict therewith.

Massachusetts Business.

The strictly Massachusetts business transacted by Companies authorized to write fire and marine risks within the State presents some features of important local interest not heretofore pointed out. Its volume and comparative ratios are quite suggestive, and, if intelligently analyzed, may reveal instructive results.

In the business of 1880, summarized in detail in Table XII., the Massachusetts Companies compare favorably with their competitors, their local risks written showing an increase of ten per cent over the previous year; while their average premium rate was reduced *only five one-hundredths of one per cent*, and their losses increased only two per cent, indicating a material gain in the general result. The Massachusetts business written by Companies from other States and countries was increased nearly seventeen per cent; while their average premium rate was reduced *seven per cent*, and their losses increased *sixteen per cent*, — a net result by no means without its lesson.

An aggregation of the Massachusetts business for 1879–80 exhibits other items of special interest. It appears, that, of all local risks written during these two years, the Home Mutual Fire Companies took nearly fourteen per cent; the Home Mutual Marine and Fire-Marine, a fraction over five per cent; the Home Joint-Stock, a fraction over twenty-one and a half per cent; Companies from other States, forty-three and one-third per cent; and the American Branches of the Foreign Companies, a little over sixteen per cent.

In keeping with the illustrative tabulations already introduced, we append the following summarized statement of Massachusetts business for the last two years, with comparative ratios: —

Fire Experience only, 1879–80.

COMPANIES.	Risks Written.	Premium Receipts.	Losses Paid.
Massachusetts Mutual Fire .	$224,775,309	$2,501,552	$846,540
Massachusetts Mutual Marine and Fire-Marine . . .	13,855,990	82,689	27,236
Massachusetts Joint-Stock .	184,868,482	1,675,147	797,044
Companies of other States .	450,810,750	4,002,322	2,495,081
Companies of other Countries.	261,418,474	2,199,226	1,286,603
Totals	$1,135,729,005	$10,460,936	$5,452,504

Fire and Marine Experience combined, 1879–80.

COMPANIES.	Risks Written.	Premium Receipts.	Losses Paid.
Massachusetts Mutual Fire .	$224,775,309	$2,501,552	$846,540
Massachusetts Mutual Marine and Fire-Marine . . .	81,720,308	1,357,232	933,671
Massachusetts Joint-Stock .	348,079,220	4,071,156	2,237,263
Companies of other States .	700,227,748	6,562,495	3,982,541
Companies of other Countries.	261,418,474	2,199,226	1,286,603
Totals	$1,616,221,059	$16,691,661	$9,286,618

Comparative Ratios. — Fire Experience.

COMPANIES.	Premium Rate.	Losses to Prem. Receipts.	Expenses to Prem. Receipts.	Surplus or Deficiency.
Mass. Mut. Fire Companies .	1.15	33.84	20.11	+46 05
Mass. Mut. M. and F. M. Cos.	.59	32.94	24.46	+42.60
Mass Joint-Stock Companies,	.91	47.58	31.64	+20.78
Companies of other States .	.89	62.36	33.16	+4.48
Companies of other Countries,	.84	58.50	31.58	+9.92

Fire and Marine Experience combined.

Mass. Mut. M. and F. M. Cos.	1.66	68.79	19.93	+11.28
Mass. Joint-Stock Companies,	1.17	54.95	31.05	+14.00
Companies of other States .	.94	60.69	32.77	+6.54

In the case of Companies writing both fire and marine risks, we have used for the computation of expense ratios a formula based upon returns specially requested, no distinction being ordinarily made in annual statements between expenses appertaining to the two branches of business, nor between Massachusetts business in distinction from that done in other States.

A comparison of these with the ratios representing periods previously cited will show some important differences. But, among other matters of interest, it will be seen that all the Companies report a higher premium rate on their Massachusetts business than upon their aggregate volume. Of the Massachusetts Companies, the Mutual Fire, two-thirds of whose business is confined to the State, have suffered during the last two years a much heavier ratio of losses on their

home risks than upon their aggregate; while the Mutual Marine and Fire-Marine and Joint-Stock report a smaller ratio on home business. The Companies of other States and countries show a heavier ratio of losses on Massachusetts risks, which, with their larger expense ratio and smaller premium rate, reduces their surplus of premium receipts on Massachusetts business to a meagre percentage.

The foregoing results are introduced, as are those on preceding pages, with the belief that every legislator, as well as insurance expert, will find in them instructive suggestion. The large volume of business done in this Commonwealth, the many millions of dollars annually paid for the protection of Massachusetts property, the many millions received in reimbursement for losses incurred, with their accompanying financial ratios, constitute important factors in public polity and welfare.

The Massachusetts Fire Record for 1880.

The yearly record of fires, even in a single State, is full of important interest, and sometimes interspersed with strange mysteries and surprising incidents. Such has been the last year's record of fires in Massachusetts.

Ninety towns report no fires within their precincts. In other municipalities there were 1,722, a decrease of 130 from the record of 1879. The estimated losses aggregate $4,454,-221, of which the insurance reimbursement amounted to $3,159,515, or nearly seventy-one per cent. Of the whole number of losses, 596 were total, and 1,126 were partial.

Of the whole number of fires during the year, 677 (nearly forty per cent) are reported as incendiary and unknown; exposure to other burning buildings or premises, 247, or more than one-seventh; defective chimneys, heating-apparatus, and boilers, 252, also more than one-seventh; careless use and exposure of matches, 106, of which 83 were caused by children at play, and 12 by rats; use of kerosene and volatile oils, 108; spontaneous combustion, 45; smoking, 34; ashes in wooden vessels, 28; fireworks, 12; sparks from chimneys, stoves, and locomotives, 92.

Among other singular incidents mentioned in the returns was one at Greenfield, Dec. 30, in which the concentration of the sun's rays upon a looking-glass set fire to a window-

curtain, causing a loss of forty dollars. It is noted, also, that one of the dangerous manufactures is that of lamp-black, an establishment for that purpose at Lynn being almost sure to burn every year. Cases of spontaneous combustion are reported as of frequent occurrence in soft coal, when deposited or piled more than five or six feet high. Among the fires originating from chimneys, several were caused by failure to place doors at the bottom, for the removal of soot or other refuse material accumulating within.

It is a practical suggestion from the Chief of the Somerville Fire Department, that Chief Engineers of all such Departments should be appointed Fire Marshals with authority to investigate causes of all fires occurring in their precincts. With all such or similar measures, and the enactment of improved and equitable building laws efficiently enforced throughout the whole Commonwealth, especially in all cities and towns in which lives and property are exposed, either in packed or badly arranged structures or in thickly populated localities, very much may be accomplished in addition to what legislation has already secured.

With the fire statistics in course of collection by this Department, as authorized by Chap. 104 of the Acts of 1878, much instructive information is being accumulated. The returns for the first five years will soon be in hand, from which it is believed important and valuable experiences may be gathered.

Fire-Insurance Reserves.

The computation of an equitable fire-insurance reserve is attended with many difficulties. The present measure of liability established by law for unearned premiums is clearly unjust and fallacious in its practical application, being in numerous cases unnecessarily large, and in others manifestly too small, and therefore by no means a reliable standard. Of the many conditions which of necessity enter into this question, it is needless to speak here, especially as the whole subject is being carefully considered by intelligent experts. For this reason mainly, the attention of the Legislature was not directed to existing statutes regulating such liability. At the Insurance Conference held in Chicago in September last, the subject was quite fully discussed pending the con-

sideration of a valuable paper presented by William D. Whiting, Esq., of New York, and was finally referred to a special committee for investigation and report. It is possible that conclusions may be reached which will materially aid in the solution of this difficult problem.

Insurance Legislation. — "Massachusetts Standard Policy," Etc.

During the preparation and printing of the present Report, several insurance matters have engaged the attention of the Legislature. While these have been fewer than usual, only three or four which have passed to enactment have very general interest.

In the department of fire underwriting, two of the latter are specially important. One of these is the removal of the restriction to three-fourths of the property-value in risks written by Mutual Companies; the other, and the one of most importance, is the substitution of an improved "standard policy" for the unsatisfactory form enacted in 1880. This subject has received patient and mature consideration by the Joint Committee on Insurance, aided by suggestions from experienced experts representing a large number of Companies chartered at home and abroad. The policy in its new draught goes into effect from and after Oct. 1, 1881.

As a step in the direction of simplicity and uniformity, as well as in its recognition and enforcement of more equitable terms, it is a substantial success. Carrying also permissive authority for the interpolation of other conditions required by law, charter, or deed of settlement, it meets an important necessity not provided for by the imperfect legislation of 1880. As a whole, the new form of policy is perhaps as nearly acceptable to all Companies transacting business in the State, as any whose enactment could be secured.

For the information and use of Companies authorized in Massachusetts, the entire act is hereto appended.

AN ACT concerning Mutual Fire-Insurance Companies, and establishing a Standard Form for Fire-Insurance Policies.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. No fire insurance company or association shall, after the first day of October next, issue fire-insurance policies on property in this Commonwealth other than those of the standard form herein set forth, except as follows, to wit: —

First. A company or association may print on or in its policies its name, location, and date of incorporation, the amount of its paid-up capital stock, the names of its officers and agents, the number and date of the policy, and, if it be issued through an agent, the words, "This policy shall not be valid until countersigned by the duly authorized agent of the company at ."

Second. A company or association may print or use in its policies printed forms of description and specification of the property insured.

Third. A company or association insuring against damage by lightning, may print, in the clause enumerating the perils insured against, the additional words, "Also any damage by lightning, whether fire ensues or not," and in the clause providing for an apportionment of loss in case of other insurance, the words, "whether by fire, lightning, or both."

Fourth. A company or association, incorporated or formed in this Commonwealth, may print in its policies any provisions which it is authorized or required by law to insert therein; and any company or association not incorporated or formed in this Commonwealth may, with the approval of the insurance commissioner, so print any provision required by its charter or deed of settlement, or the laws of its own state or country, not contrary to the laws of this Commonwealth: *provided, however*, that the insurance commissioner shall require any provision which, in his opinion, modifies the contract of insurance in such way as to affect the question of loss to be appended to the policy by a slip or rider, as hereinafter provided.

Fifth. The blanks in said standard form may be filled in print or writing.

Sixth. A company or association may print upon policies issued in compliance with the preceding provisions of this section the words, "Massachusetts Standard Policy."

Seventh. A company or association may write upon the margin or across the face of a policy, or write or print upon separate slips or riders, to be attached thereto, provisions adding to or modifying those contained in the standard form; but when printed to be in type not smaller than long primer, and all such slips, riders and provisions must be signed by the agent, or the company so using them.

The said standard form of policy shall be plainly printed, and no portion thereof shall be in smaller type than long primer, and shall be as follows, to wit: —

No. $_____

[Corporate name of the company or association: its principal place or places of business.]

This company shall not be liable beyond the actual value of the insured property at the time any loss or damage happens.

In consideration of dollars to them paid by the insured, hereinafter named, the receipt whereof is hereby acknowleged, do insure against loss or damage by fire, to the amount of dollars.

(Description of property insured.)

Property not covered by Policy.

Bills of exchange, notes, accounts, evidences and securities of property of every kind, books, wearing apparel, plate, money, jewels, medals, patterns, models, scientific cabinets and collections, paintings, sculpture, and curiosities are not included in said insured property, unless specially mentioned.

Term.

Said property is insured for the term of beginning on the day of in the year one thousand eight hundred and , at noon, and continuing until the day of in the year one thousand eight hundred and , at noon, against all loss or damage by FIRE, originating from any cause except invasion, foreign enemies, civil commotions, riots, or any military or usurped power whatever; the amount of said loss or damage to be estimated according to the actual value of the insured property at the time when such loss or damage happens, but not to include loss or damage caused by explosions of any kind unless fire ensues, and then to include that caused by fire only.

Perils insured against.

Matters avoiding Policy.

This Policy shall be VOID if any material fact or circumstance stated in writing has not been fairly represented by the insured, — or if the insured now has or shall hereafter make any other insurance on the said property without the assent in writing or in print of the company, — or if, without such assent, the said property shall be removed, except that if such removal shall be necessary for the preservation of the property from fire, this policy shall be valid without such assent for five days thereafter, — or if, without such assent, the situation or circumstances affecting the risk shall, by or with the knowledge, advice, agency, or consent of the insured, be so altered as to cause

an increase of such risks, or if, without such assent, the said property shall be sold, or this policy assigned, or if the premises hereby insured shall become vacant by the removal of the owner or occupant, and so remain vacant for more than thirty days without such assent, or if it be a manufacturing establishment running in whole or part extra time, except that such establishments may run in whole or in part extra hours not later than nine o'clock P.M., or if such establishments shall cease operation for more than thirty days without permission in writing indorsed hereon, or if the insured shall make any attempt to defraud the company, either before or after the loss, — or if gunpowder or other articles subject to legal restriction shall be kept in quantities or manner different from those allowed or prescribed by law, — or if camphene, benzine, naphtha, or other chemical oils or burning fluids shall be kept or used by the insured on the premises insured, except that what is known as refined petroleum, kerosene, or coal-oil may be used for lighting.

Assured to protect property in case of exposure to fire.

If the insured property shall be exposed to loss or damage by fire, the insured shall make all reasonable exertions to save and protect the same.

In case of any loss or damage under this policy, a STATEMENT in writing, signed and sworn to by the insured, shall be forthwith rendered to the company, setting forth the value of the property insured, the interest of the insured therein, all other insurance thereon, in detail, the purposes for which and the persons by whom the building insured, or containing the property insured, was used, and the time at which and manner in which the fire originated, so far as known to the insured. The company may also examine the books of account and vouchers of the insured, and make extracts from the same.

Statement by insured in case of loss.

In case of any loss or damage, the company, within sixty days after the insured shall have submitted a statement, as provided in the preceding clause, shall either pay the amount for which it shall be liable or replace the property with other of the same kind and goodness, — or it may, within fifteen days after such statement is submitted, notify the insured of its intention to rebuild or repair the premises, or any portion thereof separately insured by this policy, and shall thereupon enter upon said premises and proceed to rebuild or repair the same with reasonable expedition. It is moreover understood that there can be no abandonment of the property insured to the company, and that the company shall not in any case be liable for more than the sum insured, with interest thereon from the time when the loss shall become payable, as above provided.

Payment of loss to be made within sixty days after proof, unless company elects to replace or repair.

If there shall be any OTHER INSURANCE on the property insured, whether prior or subsequent, the insured shall recover on this policy no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon. And whenever the company shall pay any loss, the insured

Apportionment of loss in case of other insurance.

shall assign to it, to the extent of the amount so paid, all rights to recover satisfaction for the loss or damage from any person, town, or other corporation, excepting other insurers; or the insured, if requested, shall prosecute therefor at the charge and for the account of the company.

Insured to assign to company claims against third parties.

If this policy shall be made payable to a mortgagee of the insured real estate, no act or default of any person other than such mortgagee or his agents, or those claiming under him, shall affect such mortgagee's right to recover in case of loss on such real estate: *provided*, that the mortgagee shall, on demand, pay according to the established scale of rates for any increase of risks not paid for by the insured; and whenever this company shall be liable to a mortgagee for any sum for loss under this policy, for which no liability exists as to the mortgagor, or owner, and this company shall elect by itself, or with others, to pay the mortgagee the full amount secured by such mortgage, then the mortgagee shall assign and transfer to the companies interested, upon such payment, the said mortgage, together with the note and debt thereby secured.

Rights of parties in case the policy is made payable to a mortgagee.

This policy may be CANCELLED at any time at the request of the insured, who shall thereupon be entitled to a return of the portion of the above premium remaining, after deducting the customary monthly short rates for the time this policy shall have been in force. The company also reserves the right, after giving written notice to the insured, and to any mortgagee to whom this policy is made payable, and tendering to the insured a ratable proportion of the premium, to cancel this policy as to all risks subsequent to the expiration of ten days from such notice, and no mortgagee shall then have the right to recover as to such risks.

Cancellation of Policy.

In case any difference of opinion shall arise as to the amount of loss under this policy, it is mutually agreed that the said loss shall be referred to three disinterested men, the company and the insured each choosing one out of three persons to be named by the other, and the third being selected by the two so chosen, provided that neither party shall be required to choose or accept any person who has served as a referee in any like case within four months; and the decision of a majority of said referees in writing shall be final and binding on the parties.

Differences to be submitted to referees.

No suit or action against this company for the recovery of any claim by virtue of this policy shall be sustained in any court of law or equity in this Commonwealth unless commenced within two years from the time the loss occurred.

In witness whereof the said company has caused this policy to be signed by its President, and attested by its Secretary [or by such proper officers as may be designated], at their office in date

SECT. 2. Any insurance company, association, or agent who shall wilfully or knowingly violate any of the provisions of this act by making, issuing, or delivering any policy

of fire insurance in this Commonwealth except as herein provided, shall be punished by fine of not less than twenty nor more than fifty dollars for the first offence, and of not less than fifty nor more than two hundred dollars for each subsequent offence, upon complaint made by the insurance commissioner, or by any citizen of the Commonwealth, to any court having jurisdiction of the offence; but any policy of insurance so made, issued, or delivered, shall nevertheless be binding upon such company or association.

SECT. 3. Chapter three hundred and thirty-one of the acts of the year eighteen hundred and seventy-three, chapter one hundred and seventy-five of the acts of the year eighteen hundred and eighty, and so much of section fifty-two of chapter fifty-eight of the General Statutes as limits the amount of a policy, issued on the mutual plan, to three-fourths of the value of the property insured, are hereby repealed.

SECT. 4. This act shall take effect upon its passage. [*Approved March 31, 1881.*

INSURANCE RECEIVERSHIPS.

Under the provisions of chap. 25 of the Acts of 1880, three of the Massachusetts Receiverships, those of the Bay State, Northampton Mutual, and Suffolk Insurance Companies, have been closed, and their unclaimed dividends have been transferred to the State Treasury.

Since the last Report, the affairs of several of the Receiverships have remained substantially without change, rendering a repetition of their details unnecessary here. These are the Boston, Exchange, Howard, Manufacturers', Merchants', People's, and the Shoe and Leather Dealers' Insurance Companies. The following abstracts represent the remainder: —

Conway Mutual Fire Insurance Company.

Cash in hand Dec. 22, 1879		$2,421 13
Assets since converted into cash		3,560 00
Received from assessments		1,262 71
Total		$7,243 84
Paid sundry claims	$4,558 80	
Paid sundry assessments	227 39	
		4,786 19
Balance in hand Jan. 4, 1881		$2,457 65

Franklin Insurance Company.

Cash in hand Jan. 1, 1880		$326 15*
Assets since converted into cash		4,600 00
Interest received		53 86
Total		$4,980 01
Paid Receiver for services, per decree of court	$3,500 00	
Paid sundry expenses	23 48	
		3,523 48
Balance in hand Jan. 1, 1881		$1,456 53

Home Mutual Fire Insurance Company.

Cash in hand Dec. 31, 1879	$4,883 74
Received from assessments and interest	1,829 88
Total	$6,713 62
Paid dividends and expenses, per decree of court	3,964 59
Balance in hand Dec. 31, 1880	$2,749 03

National Insurance Company.

Cash in hand Dec. 31, 1879	$6,250 99
Dividends since paid	121 40
Balance in hand Dec. 31, 1880	$6,129 59

New England Mutual Marine Insurance Company.

Cash in hand Dec. 31, 1879	$5,816 21
Amount since received	67 93
Total	$5,884 14
Paid sundry expenses	385 47
Balance in hand Dec. 31, 1880	$5,498 67

Neptune Insurance Company.

Cash in hand Dec. 31, 1879	$9,587 61
Received for interest	211 02
Total	$9,798 63

No payments.

Washington Insurance Company.

Cash in hand Dec. 31, 1879	$29,574 56
Received interest and dividends	1,089 90
Received proceeds of Ogdensburg Railroad bond	359 50
Total	$31,023 96
Paid expenses	51 60
Balance in hand Dec. 31, 1880	$30,972 36

Other assets and claims as heretofore reported.

* Reported last year $1,326.15, which included an asset since converted into cash.

STATISTICAL TABULATIONS.

TABLE I. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced Business.	Risks Written in 1880.	Risks Terminated in 1880.	Amount at Risk Dec. 31, 1880.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1880.	Surplus or Deficiency in 1879.
Abington	1857	$669,096	$620,413	$2,062,146	$41,973	$19,942	$22,031	$19,302
Annisquam	1847	89,900	92,910	335,852	6,656	–	‡	–
Arkwright	1860	26,923,765	23,389,164	25,767,710	231,489	179,791	51,698	123,766
Ashfield	1873	5,246	13,393	27,342	313	–	‡	–
Attleborough	1845	258,845	143,370	1,160,027	15,399	5,082	10,317	7,548
Barnstable County	1833	1,004,070	1,012,135	5,182,361	77,762	40,331	37,431	31,160
Berkshire	1835	1,108,999	1,361,241	4,902,101	63,372	31,577	31,795	24,666
Boston Manufacturers'	1850	53,557,410	47,018,680	50,195,020	423,976	281,644	142,332	231,516
Bristol County	1829	672,950	961,800	4,536,300	764	10	‡	–
Cambridge	1834	1,606,610	1,500,742	5,222,049	114,943	39,391	75,552	68,347
Citizens'	1846	4,594,353	4,713,675	20,304,501	230,268	145,019	85,249	79,116
Cohasset	1846	49,980	50,937	371,445	4,162	3,390	772	682
Cotton and Woolen Manufacturers'	1875	2,531,579	1,823,067	2,714,748	23,753	13,603	10,150	5,138
Dedham	1837	512,000	447,781	1,388,409	72,599	14,753	57,846	52,045
Dorchester	1856	2,850,793	3,273,197	9,917,530	189,792	86,713	103,079	81,374
Essex	1829	87,200	106,400	842,500	40,641	9,127	31,514	27,969
Fall River Manufacturers'	1870	10,960,824	9,612,494	10,139,775	104,872	70,825	34,047	60,379
Fitchburg	1847	4,770,441	4,700,918	14,705,345	236,372	113,163	123,209	112,666
Franklin	1829	527,241	1,138,956	2,700,835	22,401	17,359	5,042	4,325
Granby	1877	16,715	28,100	85,220	752	–	‡	–
Groveland	1828	415,284	388,289	1,368,149	62	1,375	‡	–
Hampshire	1832	743,430	672,545	3,261,554	51,388	22,063	29,325	27,176
Hingham	1826	3,911,537	4,054,561	21,128,524	331,067	190,610	140,457	128,372
Holyoke	1843	6,447,436	6,568,536	19,418,327	527,881	135,669	392,212§	339,088
Lowell	1832	803,498	680,918	1,973,368	63,776	12,443	51,333	44,457

Lynn	1828	331,620	346,880	1,498,434	55,852	21,488	34,364	31,406
Massachusetts	1873	2,237,121	1,636,596	15,402,297	325,585	73,190	252,395§	234,434
Merchants' and Farmers'	1847	4,016,235	3,934,709	14,002,814	220,634	102,225	118,409	107,057
Merrimack	1828	3,770,054	3,180,992	14,966,544	206,208	108,166	98,042	80,930
Middlesex	1826	4,212,950	3,889,580	18,789,642	373,549	137,883	235,666	214,228
Milford	1852	162,834	167,940	731,499	6,719	3,509	3,210	2,214
Mill-Owners'	1873	11,490,878	9,947,267	11,056,008	70,777	71,044	— 267	26,220
Mutual Fire Assurance	1827	712,800	765,850	3,864,525	111,645	32,344	79,301	70,581
Mutual Protection	1864	214,875	233,350	1,053,075	33,685	5,793	27,892	25,009
Newburyport	1829	95,500	102,550	682,735	27,148	4,402	22,746	19,534
Norfolk	1825	2,387,050	2,516,787	14,182,301	319,208	122,141	197,067	175,352
Quincy	1851	6,891,221	6,989,958	25,434,821	425,047	190,534	234,513	191,691
Salem	1838	350,865	399,375	925,265	32,387	7,741	24,646	22,578
Salisbury and Amesbury	1855	38,200	38,825	365,648	1,445	1,142	303	1,631
Saugus	1852	830,325	842,675	2,416,100	695	–	‡	–
Shelburne	1877	3,900	700	105,108	100	–	‡	–
South Danvers	1829	143,250	138,800	995,555	50,765	11,664	39,101	33,869
Traders' and Mechanics'	1848	3,717,524	3,533,113	14,748,354	287,898	110,430	177,468	156,474
Westford	1840	70,175	95,475	477,095	1,443	4,771	— 3,328	—1,225
West Newbury	1828	254,490	149,130	2,297,760	25	1,900	‡	–
Worcester Manufacturers'	1855	17,217,252	16,216,211	16,748,402	188,106	108,904	79,202	115,667
Worcester Mutual	1824	6,374,038	6,449,134	30,244,913	489,469	237,099	252,370	233,705
Totals		$190,642,359	$175,950,119	$400,700,033	$6,104,823	$2,790,250	$3,308,491	–

* Not including deposit notes. † Including unearned premiums on unexpired risks. ‡ This Company charges a cash premium adequate for expenses only, and relies on assessments on deposit notes to pay losses. § Exclusive of guarantee capital.

TABLE II. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Net Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Prem's Received.	Amount at Risk.*		Prem's Received.	Gross Income.
Abington	$12,394	$9,975	$10,430	$4,414	42.32	.22	$2,901	27.81	24.92
Annisquam	528	307	–	–	–	–	307	–	–
Arkwright	242,278	243,293	230,373	56,268	24.42	.23	19,413	9.36	8.01
Ashfield	1,008	1,129	25	1,124	–	–	5	–	–
Attleborough	1,754	655	1,754	364	20.75	.03	291	16.59	16.59
Barnstable County	20,710	17,578	17,077	3,568	20.89	.07	2,851	16.69	13.77
Berkshire	17,672	16,529	13,403	7,718	57.60	.15	4,047	30.20	22.90
Boston Manufacturers'	461,543	494,434	434,903	137,308	31.57	.29	51,703	11.89	11.20
Bristol County	4,430	4,564	4,195	2,279	54.33	.05	2,285	54.47	51.58
Cambridge	26,159	18,523	20,495	1,829	8.93	.04	7,336	35.80	28.04
Citizens'	73,007	65,552	59,145	13,636	23.06	.07	20,267	34.27	27.76
Cohasset	964	743	807	–	–	–	429	–	44.50
Cotton and Woolen Manufacturers'	27,057	18,969	25,653	5,900	23.00	.25	6,391	24.92	23.62
Dedham	11,263	7,029	7,697	1,397	18.15	.10	2,891	37.56	25.67
Dorchester	48,989	44,147	40,962	15,809	38.60	.16	13,533	33.03	27.62
Essex	3,685	2,833	1,504	102	6.78	.01	917	60.97	24 88
Fall River Manufacturers'	103,265	104,355	98,933	31,170	31.51	.33	6,006	6.07	5 81
Fitchburg	83,875	77,805	70,242	32,268	45.94	.22	15,727	22.40	18.76
Franklin	7,203	7,258	6,378	3,115	48.84	.11	2,004	31.42	27.82
Granby	122	17	92	–	–	–	17	–	13.93
Groveland	718	1,148	–	396	–	–	752	–	–
Hampshire	11,872	10,163	9,077	3,941	43.42	.13	2,643	29.12	22.27
Hingham	86,753	82,882	69,705	25,797	37.01	.12	12,878	18.48	14.85
Holyoke	104,514	85,930	77,597	24,738	31.88	.13	26,065	33.58	24.94
Lowell	11,529	7,646	8,207	957	11.66	.05	2,947	35.91	25.56

Lynn	7,380	5,307	4,420	821	18.57	.05	1,775	40.16	24.05
Massachusetts	35,360	40,430	16,705	7,107	42.55	.05	18,487	110.70	52.29
Merchants' and Farmers'	61,829	52,572	51,945	13,119	25.26	.09	18,859	36.30	30.50
Merrimack	57,237	41,911	46,992	12,608	26.83	.09	12,378	26.34	21.63
Middlesex	78,915	68,150	63,407	14,736	23.25	.08	18,444	29.08	23.37
Milford	2,115	1,039	1,770	20	1.13	–	542	30.62	25.63
Mill-Owners'	110,581	113,835	108,139	36,013	33.31	.35	13,439	12.43	12.16
Mutual Fire Assurance	16,831	15,073	10,532	3,877	36.82	.10	3,259	30.95	19.36
Mutual Protection	4,125	1,603	2,289	5	.22	–	855	37.35	20 73
Newburyport	2,462	1,701	1,201	–	–	–	486	40.47	19.74
Norfolk	53,231	44,593	36,446	14,716	40.38	.10	9,996	27.42	18.78
Quincy	117,037	96,523	96,986	25,974	26.77	.10	28,705	29.60	24.53
Salem	6,791	6,777	4,995	2,886	57.78	.30	1,459	29.21	21.48
Salisbury and Amesbury	339	1,705	251	1,450	–	.38	255	–	–
Saugus	2,581	2,794	–	528	–	.02	1,467	–	–
Shelburne	17	–	17	–	–	–	–	–	–
South Danvers	5,814	3,932	2,999	45	1.50	–	1,038	34.61	17.85
Traders' and Mechanics'	65,813	49,244	49,993	15,504	31.01	.11	11,362	22.72	17.26
Westford	651	490	617	466	75.53	.10	24	3.89	3.69
West Newbury	211	1,285	–	658	–	.03	522	–	–
Worcester Manufacturers'	162,150	166,322	152,140	31,284	20 56	.19	7,678	5.05	4.74
Worcester Mutual	124,188	109,937	94,579	30,265	31.99	.10	21,058	22.27	16.96
Totals	$2,278,950	$2,148,687	$1,955,077	$586,180	29.98	.15	376,694	19.27	16.53

* Taking mean amount of risks outstanding at beginning and end of year.

TABLE III. — *Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenced Business.	Guarantee Fund.	Scrip outstanding.	Amount at Risk Dec. 31, 1880.	Gross Assets.	Gross Liabilities.*	Surplus or Deficiency in 1880	Surplus or Deficiency in 1879.
Atlantic Mutual Fire and Marine	1855	$100,000	$89,104	$307,101	$254,458	$27,570	$37,784	$18,892
Boylston Mutual (Fire and Marine)	1873	557,200	78,410	23,235,296	970,258	187,758	146,890	99,792
China Mutual (Marine)	1853	–	568,100	7,796,523	983,054	231,676	183,277	173,514
India Mutual (Fire and Marine)	1867	109,600	143,887	1,649,928	382,718	108,204	21,027	12,760
Totals	. .	$766,800	$879,501	$32,988,848	$2,590,488	$555,208	$388,978	$304,958

* Including unearned premiums, but not including cash or stock-note guarantee fund or outstanding scrip.

TABLE IV.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Premiums Received.	Marine Losses Paid.	Ratio.*	Fire Premiums Received.	Fire Losses Paid.	Ratio.*	Expenses.	Ratio.†
Atlantic Mutual	$42,096	$38,746	$36,519	$29,883	81.82	–	–	–	$3,819	10.46
Boylston Mutual	337,420	327,766	177,306	110 747	62.44	$110,869	$58,613	52.85	75,796	26.30
China Mutual	341,715	520,116	308,125	217,461	70.60	–	–	–	42,978	13.95
India Mutual	107,495	108,873	98,167	80,563	82.06	–	–	–	19,725	20.09
Totals	$828,726	$995,501	$620,117	$438,654	70.75	$110,869	$58,613	52.85	$142,318	19 47

* Of losses paid to cash premiums received.

† Of expenses to gross cash premiums received.

TABLE V. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk Dec. 31, 1880.	Gross Assets.	Gross Liabilities.*	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1880.	Surplus or Impairment of Capital Dec. 31, 1880.	Percentage of Surplus or Impairment Dec. 31, 1880.	Percentage of Surplus or Impairment Dec. 31, 1879.
American	$300,000	$11,204,753	$551,761	$96,617	5.71	$455,144	$155,144	51.71	46.23
Beverly	50,000	368,405	73,839	21,672	3.41	52,167	2,167	4.33	—3.50
Boston Marine	500,000	8,136,663	1,483,874	583,567	2.54	900,307	400,307	80.06	40.21
Commonwealth	500,000	28,190,743	720,517	196,150	3.67	524,367	24,367	4.87	6.19
Dwelling-House	300,000	14,637,134	379,140	62,050	6.11	317,090	17,090	5.69	4.33
Eliot	200,000	11,682,467	433,968	77,931	5.57	356,037	156,037	78.02	69.80
Firemen's Fire	300,000	18,242,293	765,006	116,681	6.56	648,325	348,325	116.11	107.75
First National	200,000	7,185,704	273,115	58,963	4.63	214,152	14,152	7.07	5.81
Franklin	200,000	5,977,705	241,155	39,669	6.08	201,486	1,486	.74	—1.14
Gloucester	100,000	2,652,638	151,354	31,570	4.80	119,784	19,784	19.78	14.82
Manufacturers'	500,000	74,319,612	1,271,769	443,190	2.87	828,579	328,579	65.71	50.61
Mercantile	400,000	22,885,763	753,031	136,674	5.51	616,357	216,357	54.09	51.16
Neptune	300,000	10,430,265	554,144	94,923	5.84	459,221	159,221	53.07	50.69
North America	200,000	10,539,478	337,414	49,976	6.75	287,438	87,438	43.72	34.47
Prescott	200,000	16,228,749	429,194	117,455	3.65	311,739	111,739	55.86	44.46
Revere	200,000	10,050,458	282,597	71,256	3.97	211,341	11,341	5.67	4.82
Salem Marine	100,000	609,597	279,692	39,621	7.06	240,071	140,071	140.07	123 61
Shoe and Leather	400,000	26,793,610	859,940	271,773	3.16	588,167	188,167	47.04	73.74
Springfield	1,000,000	102,002,313	2,082,585	720,637	2.89	1,361,948	361,948	36.19	59.24
Traders' and Mechanics'	100,000	2,898,452	168,701	26,377	6.40	142,324	42,324	42.32	55.91
Washington	400,000	19,729,628	916,865	176,817	5.19	740,048	340,048	85.01	68.42
Totals	$6,450,000	$404,766,430	$13,009,661	$3,433,569	3.79	$9,576,092	$3,126,092	48.46	–

* Including unearned premiums, but not including capital stock.

TABLE VI. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
American	$6,309,425	$28,899	$10,944	37.85	.17	$5,194,358	$81,316	$59,981	73.76	1.16
Beverly	–	–	–	–	–	2,721,528	31,094	11,815	38.00	.43
Boston Marine	–	–	–	–	–	61,310,501	726,319	436,314	60.07	.71
Commonwealth	31,429,720	266,121	169,094	63.55	.54	–	–	–	–	–
Dwelling-House	4,616,183	28,866	7,723	26.75	.17	–	–	–	–	–
Eliot	13,336,713	108,849	60,020	55.17	.45	–	–	–	–	–
Firemen's Fire	13,444,216	114,139	75,669	63.32	.56	–	–	–	–	–
First National	9,639,379	96,100	88,747	92.35	.92	–	–	–	–	–
Franklin of Boston	5,620,162	52,918	54,695	103.34	.97	–	–	–	–	–
Gloucester	2,045,496	22,539	22,142	98.25	1.08	199,992	10,193	4,651	45.64	2.33
Manufacturers' F. and M.	67,795,060	347,603	250,490	72.07	.37	41,328,770	311,005	181,574	58.39	.44
Mercantile Marine	17,326,377	102,997	65,742	63.82	.38	4,215,922	82,209	55,765	67.83	1.32
Neptune Fire and Marine,	8,956,281	88,413	73,872	83.55	.82	1,478,952	52,501	35,211	67.07	2.38
North American	8,285,659	45,727	12,868	28.14	.16	–	–	–	–	–
Prescott	16,436,989	145,740	95,456	65.52	.58	–	–	–	–	–
Revere	10,828,701	108,499	83,466	76.93	.77	–	–	–	–	–
Salem Marine	–	–	–	–	–	3,057,103	56,324	29,259	51.95	.96
Shoe and Leather	24,650,889	182,840	95,163	52 60	.39	28,779,500	239,240	146,992	61.46	.51
Springfield F. and Marine,	82,819,724	916,996	521,952	56.92	.63	–	–	–	–	–
Traders' and Mechanics'	2,137,361	19,253	18,802	97.66	.88	–	–	–	–	–
Washington	17,808,188	131,719	80,825	62.80	.45	12,684,176	150,096	83,762	55.80	.66
Totals	$343,486,523	$2,808,218	$1,788,670	63.71	.52	$160,970,802	$1,740,297	$1,045,324	60.06	.65

TABLE VII. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
American	$131,598	$133,037	—$1,439	$31,398	28.49	23.86	$30,000
Beverly	33,788	18,684	15,104	6,869	22.09	20.33	–
Boston Marine	764,797	616,705	148,092	130,391	17.95	17.05	50,000
Commonwealth	299,760	294,689	5,071	95,594	36.01	31.88	30,000
Dwelling-House	48,546	56,551	—8,005	23,669	81.99	48.76	24,000
Eliot	128,347	126,507	1,840	46,487	42.73	36.23	20,000
Firemen's Fire	152,595	152,757	—162	47,143	41.31	30.89	30,000
First National	111,547	132,388	—20,841	37,641	39.17	33.76	6,000
Franklin of Boston	63,382	78,961	—15,579	24,266	45.86	38.29	–
Gloucester	41,142	47,718	—6,576	9,529	28.45	23.16	10,000
Manufacturers' Fire and Marine	708,601	643,507	65,094	161,443	24.51	22.78	50,000
Mercantile Marine	220,612	215,681	4,931	53,554	28.91	24.27	40,000
Neptune Fire and Marine	166,197	184,227	—18,030	38,736	27.50	23.31	30,000
North American	70,744	56,956	13,788	24,007	52.50	33.94	20,000
Prescott	163,902	166,449	—2,547	50,993	35.00	31.11	20,000
Revere	122,902	133,016	—10,114	49,550	45.67	40.32	–
Salem Marine	68,570	47,525	21,045	8,291	14.72	12.09	10,000
Shoe and Leather	452,417	360,673	91,744	82,519	19.65	18.24	35,000
Springfield Fire and Marine	1,012,797	899,256	113,541	302,303	32.97	29.84	75,000
Traders' and Mechanics'	28,956	35,495	—6,539	8,693	45.16	30.02	8,000
Washington	321,001	275,637	45,364	71,050	25.01	22.13	40,000
Total	$5,112,201	$4,676,419	$435,782	$1,304,126	28.67	25.51	$528,000

* Excluding losses, dividends, return premiums, and drawbacks and premiums on re-insurance.

TABLE VIII. — *Insurance Companies of Other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1880.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1880.	Surplus or Impairment of Capital Dec. 31, 1880.	Percentage of Surplus or Impairment Dec. 31, 1880.	Percentage of Surplus or Impairment Dec. 31, 1879.
Ætna	Hartford	$3,000,000	$270,475,240	$7,314,673	$1,654,126	4.42	$5,660,547	$2,660,547	88.68	75.82
Albany	Albany	200,000	9,375,743	442,108	40,165	11.01	401,943	201,943	100.97	89.76
American	Newark	600,000	28,083,714	1,488,050	139,083	10.70	1,348,967	748,967	124.83	119.73
American Central	St. Louis	300,000	29,303,986	816,106	265,810	3.07	550,296	250,296	83.43	76.86
American Exchange	New York	200,000	9,129,864	301,802	22,399	12.90	279,403	79,403	39.71	31.27
American Fire	New York	400,000	38,244,998	1,044,604	109,641	9.54	934,963	233,915†	58.48	42.94
American Fire	Philadelphia	400,000	35,136,701	1,545,887	504,947	3.06	1,040,940	640,940	160.23	147.21
Atlantic Fire and M.	Providence	200,000	5,708,631	260,418	42,517	6.12	217,901	17,901	8.95	7.37
Atlantic Mutual	New York	–	102,281,074	12,608,357	3,836,327	3.29	8,772,030	1,848,355‡	–	–
Buffalo	Buffalo	200,000	7,554,715	259,008	52,507	4.93	206,501	6,501	3.25	10.48
Buffalo German	Buffalo	200,000	31,867,501	825,433	181,361	4.55	644,072	444,072	222.03	210.51
Citizens'	New York	300,000	49,304,065	967,899	174,289	5 55	793,610	493,610§	164.54	112.19
Citizens'	St. Louis	200,000	5,332,675	395,614	52,060	7.61	343,554	143,554	71.77	83 69
City Fire	New York	210,000	11,157,666	425,060	29,833	14.25	395,227	185,227	88.20	77.82
Clinton	New York	250,000	25,749,413	465,634	83,388	5.58	382,246	132,246	52.89	52.10
Commerce	Albany	200,000	10,007,547	429,015	55,938	7.67	373,077	173,077	86 53	76.60
Commercial Fire	New York	200,000	40,337,193	530,712	234,112	2 27	296,600	96,600	48.30	56.20
Commercial Mutual	New York	–	11,268,737	842,348	138,762	6.07	703,586	104,396‖	–	–
Connecticut Fire	Hartford	1,000,000	53,711,360	1,526,383	310,261	4.92	1,216,122	216,122	21.61	12.67
Continental	New York	1,000,000	308,730,517	3,855,469	1,609,280	2.40	2,246,189	1,166,260¶	116.63	101.74
Delaware Mut. Safety	Philadelphia	360,000	29,935,662	2,067,652	517,748	3.99	1,549,904	353,959**	98.33	69.93
Enterprise Fire and M.	Cincinnati	300,000	8,114,751	384,598	78,717	4.89	305,881	5,881	1.96	8.74
Equitable Fire and M.	Providence	200,000	12,700,228	349,272	78,004	4.48	271,268	71,268	35.63	40.33
Exchange Fire	New York	200,010	20,206,102	351,508	65,908	5.33	285,600	85,590	42.79	46.64

Farragut Fire	New York	200,000	30,558,097	439,466	106,290	4.13	333,176	133,176	66.59	62.78
Fire Association	Philadelphia	500,000	221,159,174	3,997,945	2,561,078	1.56	1,436,867	936,867	187.37	149 59
Fireman's Fund	San Francisco	750,000	42,444,372	1,110,017	334,544	3.32	775,473	25,473	3.40	30.37
Firemen's	Baltimore	378,000	24,644,915	569,838	117,747	4.84	452,091	74,091	19.60	25.20
Firemen's	Dayton	250,000	15,867,962	406,911	106,606	3.82	300,305	50,305	20.12	21.28
Firemen's	Newark	500,000	27 511,351	1,208,801	114,214	10.59	1,094,587	594,587	118.92	159.39
Firemen's	New York	204,000	10,986,061	322,035	52,787	6.10	269,248	65,248	31.99	33.79
Franklin	Philadelphia	400,000	137,867,542	3,163,733	1,868,778	1.69	1,294,955	8 4,955	223.74	227.69
German-American	New York	1,000,000	165,222,062	2,998,405	870,865	3.44	2,127,540	1,027,540††	102.75	85 23
Germania	New York	1,000,000	94,854,751	2,261,862	500,226	4.52	1,761,636	761,636	76.16	143.72
Girard Fire and Marine,	Philadelphia	300,000	43,131,663	1,153,364	306,378	3.76	846,986	546,986	182 33	185.94
Glen's Falls	Glen's Falls	200,000	57,989,195	1,036,865	307,155	3 38	729,710	529,710	264.85	230.05
Great Western	New York	662,080	11,441,069	1,033,316	287,084	3.60	746,232	84,152	12 71	10.43
Guardian Fire	New York	200,000	10,065,545	273,685	50,921	5.37	222,764	22,764	11 38	11.38
Hanover Fire	New York	500,000	95,796,172	1,813,378	545,839	3.32	1,267,539	767,539	153 51	131.83
Hartford Fire	Hartford	1,250,000	206,155,358	3,624,871	1,259,569	2.88	2,365,302	1,115,302	89.22	69.69
Hoffman Fire	New York	200,000	15,408,117	340,054	96,937	3.51	243,117	43,117	21.56	27.27
Home	New York	3,000,000	354,781,772	6,675,755	2,115,986	3.15	4,559,769	1,559,769	51.99	43.02
Howard	New York	500,000	31,050,396	812,784	163,974	4.96	648,810	148,810	29.76	23.36
Ins. Co. of No. America,	Philadelphia	2,000,000	229,864,664	7,265,936	2,826,828	2.57	4,439,108	2,439,108	121.96	119.76
Ins. Co. State of Penn.	Philadelphia	200,000	21,820,159	700,461	260,835	2.69	439,626	239,626	119.81	112.22
Irving	New York	200,000	7,237,769	257,835	38,669	6.67	219,166	19,166	9.58	3.24
Jefferson	New York	200,010	12,686,737	544,696	41,306	13.51	503,390	102,564‡‡	51.28	-
Knickerbocker Fire	New York	280,000	12,544,912	320,077	37,779	8.47	282,298	2,298	.82	1.76
Lamar	New York	200,000	12,877,196	329,790	99,099	3.33	230,691	30,691	15.34	48.84
Lorillard	New York	300,000	19,348,812	402,940	92,371	4.36	310,569	10,569	3.52	10.37
Manhattan	New York	250,000	47,663,254	689,543	354,594	1 94	334,949	84,949	33.97	42.35
Manuf'rs' and Builders',	New York	200,000	21,735,660	468,659	76,046	6.16	392,613	192,613	96.30	91.45
Mercantile	New York	200,000	7,153,402	259,182	29,032	8.93	230,150	30,150	15.07	18.41
Merchants'	Newark	400,000	47,328,207	1,097,450	257,515	4.36	839,935	439,935	109.98	104.91

* Exclusive of special deposits. † Scrip outstanding, $301,048. ‡ Scrip outstanding, $6,923,675. § Scrip outstanding, $150,000. ‖ Scrip outstanding, $599,190.
¶ Scrip outstanding, $79,929. ** Scrip outstanding, $835,945. †† Reserved for contingencies, $100,000. ‡‡ Scrip outstanding, $200,816.

TABLE VIII. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1880.	Gross Assets.*	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1880.	Surplus or Impairment of Capital Dec. 31, 1880.	Percentage of Surplus or Impairment Dec. 31, 1880.	Percentage of Surplus or Impairment Dec. 31, 1879.
Merchants'	New York	$200,000	$19,002,005	$439,223	$69,021	6.36	$370,202	$170,202	85.10	87.30
Merchants'	Providence	200,000	16,254,280	385,976	99,966	3.86	286,010	86,010	43.00	42.97
Meriden Fire	Meriden	200,000	20,327,443	410,484	173,332	2.37	237,152	37,152	18.57	4.14
National Fire	Baltimore	200,000	12,243,768	296,965	71,799	4.14	225,166	25,166	12.58	9.82
National Fire	Hartford	600,000	32,980,559	1,228,510	208,259	5.90	1,020,251	420,251	70.04	60.72
National Fire	New York	200,000	25,951,666	433,082	112,890	3.84	320,192	120,192	60 09	50.49
Newark City	Newark	200,000	12,708,342	307,345	95,174	3.23	212,171	12,171	6.08	13.05
Newark Fire	Newark	250,000	32,257,530	766,195	180,519	4.24	585,676	335,676	134.27	141 03
New Hampshire Fire	Manchester	250,000	23,643,339	585,334	164,061	3.57	421,273	171,273	68.50	58.85
New York and Boston	New York	200,000	6,853,567	242,495	42,175	5.75	200,320	320	.16	10.03
New York Bowery	New York	300,000	43,423,891	888,421	140,844	6.31	747,577	447,577	149.19	128.86
New York City	New York	300,000	23,778,223	424,341	107,220	3.96	317,121	17,121	5.70	.35
Niagara Fire	New York	500,000	81,231,795	1,490,287	424,520	3.51	1,065,767	565,767	113.15	97.53
Northern	Watertown	250,000	14,536,807	364,890	113,657	3.21	251,233	1,233	.49	3.02
Northwestern National	Milwaukee	600,000	27,945,632	1,007,194	199,513	5.05	807,681	207,681	34.61	24.35
Orient	Hartford	500,000	25,560,633	853,581	170,970	4.99	682,611	182,611	36.52	29.26
Orient Mutual	New York	–	32,306,318	1,125,470	296,019	3.80	829,451	235,923†	–	–
Pacific Fire	New York	200,000	27,774,401	722,320	93.645	7.71	628,675	428,675	214.33	199.53
Park Fire	New York	200,000	7,956,397	346,363	37,272	9 29	309,091	109,091	54.55	44.87
Pennsylvania Fire	Philadelphia	400,000	59,840,297	2,131,039	846,170	2.52	1,284,869	884,869	221.22	201.31
People's	Newark	300,000	20,644,962	475,978	144,446	3.30	331,532	30,899‡	110.51	18.42
People's Fire	Trenton	300,000	15,650,700	610,972	117,519	5.20	493,453	193,453	64.48	60.45

Phenix	Brooklyn	1,000,000	186,401,627	2,316,190	1,085,522	2.13	1,230,668	230,668	23.07	38.28
Phœnix	Hartford	1,000,000	146,653,625	3,004,126	951,250	3.16	2,052,876	1,052,876	105.29	80 59
Providence Washington,	Providence	400,000	24,620,526	759,532	266,485	2.85	493,047	93,047	23.26	18.28
Relief	New York	200,000	13,117,832	286,597	49,384	5.80	237,213	37,213	18.60	20.69
Republic Fire	New York	300,000	28,025,910	440,548	102,743	4.29	337,805	33,675§	11.22	8.23
Rochester German	Rochester	200,000	26,164,423	468,984	145,474	3.22	323,510	123,510	61.75	60.04
Rutgers	New York	200,000	15,178,164	419,776	51,504	8.15	368,272	168,272	84.13	87.67
Security	New Haven	200,000	12,319,196	319,763	96,878	3.30	222,885	22,885	11.44	5.96
Standard	New York	200,000	13,327,974	436,737	61,593	7.09	375,144	175,144	87.57	84.55
Star Fire	New York	500,000	45,150,312	797,200	247,344	3.22	549,856	49,856	9.97	40.53
Sterling Fire	New York	200,000	12,717,172	275,953	51,428	5.37	224,525	24,525	12.26	14.26
St. Paul Fire and Marine,	St. Paul	400,000	38,716,549	854,298	295,823	2.89	558,475	158,475	39.62	41.59
Trade	Camden	200,000	3,051,887	237,112	29,433	8.06	207,679	7,679	3.84	2.03
Traders'	Chicago	500,000	21,615,339	942,013	220,956	4.26	721,057	221,057	44.21	26.28
Tradesmen's Fire	New York	300,000	24,837,321	544,441	161,344	3.38	383,097	83,097	27.69	34.82
Union	Philadelphia	500,000	21,577,968	871,797	269,895	3.23	601,902	101,902	20.38	9.00
Union	San Francisco	750,000	12,535,778	964,038	90,692	10.63	873,346	123,346	16.44	–
United Firemen's	Philadelphia	200,000	13,343,945	666,458	445,618	1.50	220,840	20,840	10.42	31.15
United States Lloyds	New York	–	‖	653,638	161,998	4.03	491,640	491,640	–	–
Watertown Fire	Watertown	200,000	110,215,891	863,438	579,288	1.49	284,150	84,150	42.07	48.14
Westchester	New Rochelle	300,000	72,681,223	800,098	352,983	2.27	447,115	147,115	49.04	40.50
Williamsburgh City	Brooklyn	250,000	64,793,402	974,836	297,119	3.28	677,717	427,717	171.08	166.68
Totals		$40,894,100	$4,680,833,048	$118,511,302	$36,081,980	3.28	$82,429,322	$31,896,328	78.00	–

* Exclusive of special deposits. † Scrip outstanding, $593,528. ‡ Scrip outstanding, $633. § Scrip outstanding, $4,130. ‖ Not reported.

TABLE IX. — *Insurance Companies of Other States.*

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received	Losses Paid.	Prem's Received	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prem's Received.	Risks Written.
Ætna	$225,467,448	$2,105,003	$1,188,265	56 43	.53	$18,922,492	$89,472	$51,187	57.21	.27
Albany	9,106,701	61,183	39,455	64.49	.43	–	–	–	–	–
American	28,947,705	183,958	76,820	41.75	.27	–	–	–	–	–
American Central	35,678,702	406,716	243,385	64.58	.68	–	–	–	–	–
American Exchange	11,643,216	37,692	13,986	37.12	.12	160,400	2,714	2,548	91.75	1.59
American Fire (New York)	55,564,124	162,818	56,709	34.81	.10	–	–	–	–	–
American Fire (Philadelphia),	39,125,192	349,999	198,423	56.68	.51	–	–	–	–	–
Atlantic Fire and Marine	6,522,784	56,650	37,011	65.33	.57	1,104,034	5,396	1,236	22.91	.11
Atlantic Mutual	–	–	–	–	–	346,223,570	3,551,270	2,071,239	58.32	.60
Buffalo	9,339,489	72,055	54,639	75.83	.56	42,875,944	70,319	74,184	105.49	.17
Buffalo German	32,006,450	276,333	142,565	51.61	.45	39,250	–	1,478	–	–
Citizens' (New York)	55,405,205	266,183	145,450	54.64	.26	–	–	–	–	–
Citizens' (St. Louis)	8,135,947	72,059	61,636	85.54	.76	1,450,235	8,156	14,073	172.51	.97
City Fire	12,445,146	42,146	18,538	43.99	.15	–	–	–	–	–
Clinton	23,673,893	152,240	75,574	49.65	.32	–	–	–	–	–
Commerce	11,029,188	83,142	40,975	49.28	.37	–	–	–	–	–
Commercial Fire	42,009,514	333,175	241,839	72 57	.58	2,263,203	11,743	22,469	191.40	.99
Commercial Mutual	5,977,901	31,051	20,699	66.67	.35	24,289,421	169,277	98,215	58.01	.40
Connecticut Fire	63,053,127	507,872	261,134	51.41	.41	–	–	–	–	–
Continental	252,093,814	1,698,471	770,305	45.37	.31	23,700,586	61,130	31,399	51.37	.13
Delaware Mutual Safety	15,293,957	98,726	52,412	53.08	.34	72,959,577	615,346	409,289	66.52	.56
Enterprise Fire and Marine	9,047,136	87,999	62,566	71.10	.69	2,961,584	52,066	25,909	49.76	.87
Equitable Fire and Marine	14,958,957	118,070	86,777	73.48	.58	2,222,733	14,276	8,013	56.11	.36
Exchange Fire	23,228,902	128,864	90,340	70.09	.39	181,825	6,562	3,993	60.85	2.20
Farragut Fire	33,828,942	155,103	68,208	43.98	.20	36,500	939	152	16.19	.42

Fire Association	127,212,108	1,308,463	763,307	58.36	.60	–	–	–	–	–
Fireman's Fund	41,470,829	430,639	237,082	55.06	.57	7,228,106	79,599	36,611	45.99	.51
Firemen's (Baltimore)	30,063,431	186,110	105,301	56.58	.35	–	–	–	–	–
Firemen's (Dayton)	14,695,637	137,939	68,584	49.73	.47	–	–	–	–	–
Firemen's (Newark)	28,380,231	182,707	81,653	44.69	.29	–	–	–	–	–
Firemen's (New York)	12,704,823	55,680	32,151	57.74	.25	121,614	2,893	3,772	130.38	3.10
Franklin	57,852,316	527,333	325,476	61.73	.56	–	–	–	–	–
German American	142,225,844	1,159,910	504,338	43.47	.35	–	–	–	–	–
Germania	98,502,632	758,403	291,750	38.47	.30	–	–	–	–	–
Girard Fire and Marine	34,279,066	269,360	170,026	63.10	.50	–	–	–	–	–
Glen's Falls	36,363,057	299,953	186,907	62.30	.51	–	–	–	–	–
Great Western	–	–	–	–	–	110,145,602	731,109	543,205	74.30	.49
Guardian Fire	11,160,100	79,560	74,129	93.18	.66	–	–	–	–	–
Hanover Fire	92,718,833	735,874	314,633	42.75	.34	–	–	–	–	–
Hartford Fire	161,547,931	1,595,142	828,975	51.97	.51	–	–	–	–	–
Hoffman Fire	18,934,040	143,712	87,587	60.95	.46	–	–	116	–	–
Home	298,087,980	2,524,140	1,301,712	51.58	.44	–	–	–	–	–
Howard	37,622,965	254,988	105,419	41.33	.28	–	–	–	–	–
Ins. Co. of North America	153,046,953	1,461,829	743,226	50.83	.49	290,095,128	2,209,927	1,787,965	80.91	.62
Ins. Co. State of Pennsylvania,	21,387,809	171,224	92,516	54.04	.43	19,507,744	130,680	98,400	75.29	.50
Irving	8,752,989	73,184	39,259	53.65	.45	–	–	–	–	–
Jefferson	15,197,761	52,122	15,546	29.83	.10	–	–	–	–	–
Knickerbocker Fire	17,521,941	90,284	68,236	75.59	.39	–	–	–	–	–
Lamar	16,407,350	138,505	118,471	85.56	.72	13,187,273	40,251	45,412	112.82	.34
Lorillard	22,252,703	139,401	79,136	56.77	.36	–	–	–	–	–
Manhattan	57,726,631	594,032	368,752	62.09	.64	15,474,693	68,263	86,870	127.26	.56
Manufacturers' and Builders',	27,300,922	115,923	60,251	52.00	.22	–	–	–	–	–
Mercantile	8,363,024	44,208	20,779	47.00	.25	–	–	–	–	–
Merchants' (Newark)	47,611,220	337,768	188,824	55.89	.40	–	–	–	–	–
Merchants' (New York)	20,484,302	102,016	65,716	64.43	.32	–	–	–	–	–
Merchants' (Providence)	16,674,270	150,824	121,842	80.77	.73	–	–	–	–	–
Meriden Fire	26,632,052	242,563	179,111	73.83	.67	–	–	–	–	–

TABLE IX. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
National Fire (Baltimore)	$14,356,278	$108,949	$68,718	63.10	.49	–	–	–	–	–
National Fire (Hartford)	28,082,953	276,879	157,015	56.70	.56	–	–	–	–	–
National Fire (New York)	29,746,959	193,327	83,561	43.23	.28	–	–	–	–	–
Newark City	15,904,204	139,491	99,268	71.16	.62	–	–	–	–	–
Newark Fire	34,731,648	238,465	171,667	71.99	.49	–	–	–	–	–
New Hampshire Fire	19,401,398	248,220	134,999	54.39	.70	–	–	–	–	–
New York and Boston	10,576,752	77,449	50,646	65.40	.48	$4,387,817	$12,286	$13,527	110.11	.31
New York Bowery	44,661,052	212,438	119,485	56.26	.27	–	–	–	–	–
New York City	28,200,129	203,232	130,209	64.08	.46	–	–	–	–	–
Niagara Fire	82,572,549	598,891	247,449	41.31	.30	–	–	–	–	–
Northern	18,556,882	187,725	137,609	73.31	.74	–	–	–	–	–
Northwestern National	31,739,084	277,064	144,738	52.22	.46	7,712,144	44,239	47,994	108.50	.62
Orient	24,448,329	248,805	150,311	60.41	.61	–	–	–	–	–
Orient Mutual	–	–	–	–	–	215,773,599	800,740	641,415	80.10	.30
Pacific Fire	30,125,697	157,061	65,418	41.64	.22	–	–	–	–	–
Park Fire	13,047,282	62,539	25,635	40.99	.20	–	–	–	–	–
Pennsylvania Fire	62,288,560	601,409	345,695	57.48	.55	–	–	–	–	–
People's (Newark)	22,981,046	229,257	175,902	76.71	.77	–	–	–	–	–
People's Fire (Trenton)	14,835,573	140,104	98,962	70.63	.67	–	–	–	–	–
Phenix (Brooklyn)	170,281,118	1,441,833	616,923	42.78	.36	166,047,511	741,144	801,965	108.21	.48
Phœnix (Hartford)	133,864,076	1,400,537	762,775	54.45	.57	–	–	–	–	–
Providence Washington	29,829,726	190,671	122,253	64.13	.41	51,042,126	297,178	184,587	62.11	.36
Relief	16,605,508	103,838	66,156	63.74	.40	–	–	–	–	–
Republic Fire	30,964,605	142,420	78,891	55.40	.25	–	–	–	–	–
Rochester German	27,448,026	232,667	130,008	55.86	.47	509,331	2,884	3,219	111.62	.63
Rutgers	17,542,917	85,006	43,061	50.65	.25	–	–	–	–	–

Security	13,927,788	119,500	127,149	106.36	.91	26,656,058	118,368	77,670	65.60	.29
Standard	16,996,347	100,639	51,118	50.81	.30	–	–	–	–	–
Star Fire	55,377,508	388,498	173,485	44.66	.31	–	–	–	–	–
Sterling Fire	15,559,291	80,768	49,290	61.03	.32	41,000	1,366	441	32.28	1.08
St. Paul Fire and Marine	34,581,219	401,492	280,732	69.91	.81	25,375,189	102,515	90,092	87.89	.35
Trade	3,640,202	37,446	33,375	89.12	.92	572,450	17,065	12,569	73.66	2.20
Traders'	31,740,194	332,128	202,180	60.88	.64	3,411,272	10,064	3,262	32.42	.96
Tradesmen's Fire	30,551,493	214,857	119,450	55.58	.39	120,300	2,061	6,276	304.50	5.22
Union (Philadelphia)	26,948,376	227,455	90,131	39.62	.33	22,063,199	234,674	140,986	60.08	.64
Union (San Francisco)	13,631,563	126,000	28,074	22.28	.21	9,852,800	96,048	10,118	10.54	.10
United Firemen's	12,910,812	184,820	158,414	85.72	1.23	–	–	–	–	–
United States Lloyds	–	–	–	–	–	–	519,655	318,508	–	–
Watertown Fire	85,584,957	771,544	366,441	47.79	.43	–	–	–	–	–
Westchester	62,962,650	520,115	315,629	60.68	.50	–	–	–	–	–
Williamsburgh City	67,147,413	427,009	220,976	51.74	.33	–	–	–	–	–
Totals	$4,151,117,354	$33,581,852	$18,132,204	53.99	.44	$1,528,716,310	$10,921,675	$7,770,364	71.15	.51

TABLE X. — *Insurance Companies of Other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	RATIO OF EXPENSES TO		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Ætna	$2,542,127	$2,480,622	$61,505	$641,170	29.22	25.22	$600,000
Albany	78,831	85,721	—6,890	18,766	30.68	23.81	27,500
American	269,468	228,685	40,783	75,944	41.27	28.18	60,000
American Central	444,540	439,841	4,699	152,664	37.55	34.34	43,000
American Exchange	74,531	63,074	11,457	26,440	65 43	35.48	20,000
American Fire (New York)	213,177	180,356	32,821	72,675	44.64	34.09	40,000
American Fire (Philadelphia)	425,187	364,272	60,915	125,994	36.00	29.63	40,000
Atlantic Fire and Marine	76,160	79,788	—3,628	24,521	39.52	32.19	12,000
Atlantic Mutual	4,143,253	3,968,511	174,742	440,572	12.41	10.63	–
Buffalo	153,353	186,776	—33,423	40,954	28.76	26.69	10,000
Buffalo German	312,745	269,334	43,411	88,552	32.05	28.32	30,000
Citizens' (New York)	307,463	329,795	—22,332	113,914	42.79	37.04	70,500
Citizens' (St. Louis)	103,300	131,964	—28,664	36,255	45.20	35 10	20,000
City Fire	65,594	65,400	194	25,863	61.35	39.43	21,000
Clinton	173,560	169,298	4,262	68,724	45.15	39.58	25,000
Commerce	101,985	98,924	3,061	37,949	45 65	37.21	20,000
Commercial Fire	367,561	412,479	—44,918	127,877	37.08	34.79	20,000
Commercial Mutual	248,051	254,133	—6,082	62,487	31.19	25.18	–
Connecticut Fire	593,062	509,058	84,004	147,924	29 12	24.94	100,000
Continental	1,946,193	1,627,142	319,051	687,428	39.06	35.34	137,750
Delaware Mutual Safety	785,715	846,601	—60,886	112,107	15.70	13.94	36,000
Enterprise Fire and Marine	158,218	171,396	—13,178	53,003	37.83	33.50	30,000
Equitable Fire and Marine	150,955	161,843	—10,888	47,747	36.09	31.62	16,000
Exchange Fire	155,506	169,818	—14,312	55,484	40.97	35.68	20,001
Farragut Fire	174,915	174,255	660	74,562	47.80	42.63	30,000

Fire Association	1,539,066	1,411,930	127,136	445,479	34.06	28.95	200,000
Fireman's Fund	552,180	516,290	35,890	190,694	37.38	34.53	52,000
Firemen's (Baltimore)	211,828	238,063	—26,235	54,013	29.02	28.95	57,960
Firemen's (Dayton)	160,562	151,927	8,635	58,619	42.51	36.50	25,000
Firemen's (Newark)	253,136	194,087	59,049	56,394	30.86	22.28	54,000
Firemen's (New York)	74,695	76,285	—1,590	26,082	44.53	34.92	14,280
Franklin	701,392	732,504	—31,112	268,141	50.84	38.22	128,000
German American	1,278,419	1,002,000	276,419	397,662	34.28	31.12	100,000
Germania	856,318	729,478	126,840	352,728	46.51	41.19	85,000
Girard Fire and Marine	328,403	353,075	—24,672	123,049	45.66	37.45	60,000
Glen's Falls	343,300	305,955	37,345	99,048	33.02	28.85	20,000
Great Western	763,582	696,911	66,671	94,130	12.87	12.33	52,966
Guardian Fire	90,544	130,533	—39,989	43,385	54.52	47 91	13,000
Hanover Fire	809,581	661,373	148,208	296,740	40.32	36.65	50,000
Hartford Fire	1,775,902	1,567,387	208,515	489,912	30.71	27.58	250,000
Hoffman Fire	162,241	172,388	—10,147	64,685	45.01	39.87	20,000
Home	2,808,736	2,542,145	266,591	940,433	37.26	33.48	300,000
Howard	290,857	264,817	26,040	109,248	42.82	37.54	50,000
Insurance Company of North America	3,980,681	3,811,548	169,133	880,356	23.98	22.11	400,000
Insurance Company of the State of Pennsylvania	329,474	296,004	33,470	81,220	26.57	24.35	24,000
Irving	83,585	80,920	2,665	27,174	37.13	32 51	14,000
Jefferson	79,646	69,010	10,636	21,729	41.69	27.29	20,001
Knickerbocker Fire	107,861	119,495	—11,634	51,258	56.78	47 51	–
Lamar	201,434	249,843	—48,409	65,961	36.89	32.75	20,000
Lorillard	159,645	179,239	—19,594	76,103	54.59	47.68	24,000
Manhattan	685,513	694,472	—8,959	213,851	32.30	31.20	25,000
Manufacturers' and Builders'	141,055	148,191	—7,136	63,751	55.01	45.18	24,000
Mercantile	57,812	63,336	—5,524	22,557	51.03	39.02	20,000
Merchants' (Newark)	388,982	384,564	4,418	132,514	39.22	34.06	48,000
Merchants' (New York)	126,205	144,930	—18,725	59,213	58.05	46.92	20,000
Merchants' (Providence)	169,808	193,960	—24,152	53,118	35.23	31.28	16,000
Meriden Fire	263,382	272,879	—9,497	84,768	34.94	32.18	9,000

TABLE X. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
National Fire (Baltimore)	$125,110	$128,219	—$3,109	$39,653	36.41	31.69	$20,000
National Fire (Hartford)	351,146	324,006	27,140	94,991	34.31	27.05	72,000
National Fire (New York)	212,487	186,872	25,615	83,310	43.10	39.20	20,000
Newark City	152,576	159,484	—6,908	53,216	38.15	34.88	7,000
Newark Fire	279,021	285,259	—6,238	88,912	37.28	31.87	24,793
New Hampshire Fire	277,686	232,158	45,528	77,158	31.09	27.78	20,000
New York and Boston	104,056	103,094	962	38,922	43.37	37.39	–
New York Bowery	243,341	211,129	32,212	61,644	29.02	25.33	30,000
New York City	219,822	230,196	—19,374	89,487	44.04	40.71	10,500
Niagara Fire	689,516	560,200	129,316	247,762	41.38	35.94	65,000
Northern	203,556	211,427	—7,871	66,318	35.33	32.57	7,500
Northwestern National	370,142	358,332	11,810	117,600	36.60	31.78	48,000
Orient	292,525	287,642	4,883	87,332	35.10	29.86	50,000
Orient Mutual	841,685	835,861	5,824	155,435	19.41	18.46	–
Pacific Fire	192,710	177,958	14,752	72,540	46.17	37.64	40,000
Park Fire	77,294	78,765	—1,471	29,130	46.58	37.69	24,000
Pennsylvania Fire	703,133	606,089	97,044	220,394	36.65	31.35	40,000
People's (Newark)	251,401	273,020	—21,619	84,888	37.02	33.76	12,000
People's Fire (Trenton)	173,300	178,917	—5,617	55,955	39.94	32.29	24,000
Phenix (Brooklyn)	2,284,016	2,308,870	—24,854	789,983	36.19	34.59	100,000
Phœnix (Hartford)	1,531,252	1,404,762	126,490	441,987	31.55	28.87	200,000
Providence Washington	513,758	472,996	40,762	126,620	25.95	24.64	40,000
Relief	120,849	119,349	1,500	33,193	31.97	27.47	20,000
Republic Fire	173,340	174,436	—1,096	74,424	52.26	42.94	21,000
Rochester German	257,246	229,233	28,013	76,006	32.26	29.55	20,000

Rutgers	108,907	127,157	—18,250	44,096	51.76	40.40	40,000
Security	253,668	274,712	—21,044	69,893	29.38	27.55	–
Standard	119,154	118,764	390	42,726	42.47	35.85	24,920
Star Fire	421,666	381,098	40,568	167,612	43.14	39.74	40,000
Sterling Fire	93,095	106,685	—13,590	42,955	52.30	46 14	14,000
St. Paul Fire and Marine	557,166	554,545	2,621	143,721	28.51	25.79	40,000
Trade	63,770	61,840	1,930	15,556	28.54	24.40	–
Traders'	407,198	364,098	43,100	113,656	33.23	27.92	45,000
Tradesmen's Fire	249,050	249,074	—24	93,349	43.04	37.47	30,000
Union (Philadelphia)	492,355	373,509	118,846	112,586	24.37	22.87	30,000
Union (San Francisco)	278,688	241,565	37,123	90,984	40.98	32.64	*112,500
United Fireman's	215,540	260,916	—45,376	73,917	40.00	34.30	24,000
United States Lloyds	574,865	399,442	175,423	80,935	15.57	14.08	–
Watertown Fire	804,993	669,507	135,486	283,066	36.69	35.17	20,000
Westchester	557,217	546,747	10,470	201,140	38.67	36.09	30,000
Williamsburgh City	472,089	459,332	12,757	188,445	44.12	39.91	50,000
Totals	$50,151,664	$47,251,890	$2,899,774	$14,375,088	32.31	28.67	$5,041,171

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TABLE XI. — *United States Branches, Foreign Companies. — Business of 1880.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expense to		Risks Written.	Premiums Received.	Losses Paid.	Ratio of Loss to	
					Prem's Received.	Gross Income.				Prem's Received.	Gross Income.
British America	$589,281	$575,593	$13,688	$167,323	29 87	28.39	$63,237,806	$559,942	$408,270	72.91	69.28
British and For. Marine*	–	–	–	–	–	–	–	–	–	–	–
Commercial Union	1,352,208	1,078,474	273,734	374,756	28.94	27.72	198,475,442	1,294,795	703,718	54.34	52.05
Confiance	571,249	464,488	106,761	150,710	27.37	26.38	61,652,501	550,569	313,778	56.99	54.94
Guardian Assurance	368,449	262,164	106,285	118,222	35.59	32.08	53,484,643	332,149	143,942	43.33	39.06
Hamburg-Bremen	553,957	447,098	106,859	178,183	34.23	32.17	58,799,868	520,639	268,915	51.65	48.54
Hamburg-Magdeburg	307,982	316,719	— 8,737	111,835	38.43	36 30	27,773,807	290,943	204,884	70.44	66.53
Imperial	554,365	433,993	120,372	152,363	30.12	27 49	62,172,154	505,884	281,630	55.66	50.79
Lancashire	937,110	900,813	36,297	302,716	32.30	32.30	116,400,565	937,110	598,097	63.82	63.82
Lion*	60,786	21,031	39,755	18,345	–	–	7,424,079	58,786	2,686	–	–
Liverpool and London and Globe	2,829,156	2,281,999	547,157	825,514	30.99	29.18	431,237,871	2,664,243	1,456,485	56.65	51.47
London Assurance	687,469	539,721	147,748	202,065	31.46	29.40	83,132,433	642,469	337,656	52.56	49.12
London and Lancashire	848,873	782,649	66,224	259,114	31.79	30.52	120,892,638	815,028	523,535	64.23	61.67
Métropole	291,163	227,710	63,453	93,168	33.35	32.00	50,201,227	279,408	134,542	48.14	46.19
No. British and Mercantile,	1,275,408	1,028,666	246,742	357,931	29.85	28.07	199,846,715	1,198,831	670,735	55.94	52.60
Northern Assurance	536,809	419,409	117,400	144,414	28.54	26.90	62,172,154	505,884	274,995	54.36	51.23
North German	285,194	298,709	— 13,515	109,278	40.41	38.32	29,827,440	270,511	189,431	70.02	66 41
Norwich Union	343,430	254,199	89,231	108,645	33.66	31.62	57,578,622	322,630	145,554	45.13	42.40
Phœnix Assurance	480,288	305,263	175,025	138,116	30.36	28.75	67,181,663	454,786	167,147	36.74	34.79
Queen	1,061,150	971,558	89,592	284,937	29.17	26.85	122,066,051	976 594	686,621	70.30	64.71
Réassurances Générales	290,176	258,510	31,666	87,967	32.00	30.31	43,065,648	274,881	170,543	62.02	58.75
Royal	1,842,453	1,422,049	420,404	560,385	32.45	30.42	261,892,457	1,727,265	861,664	49.90	46.78
Scottish Union and Nat'l*	64,898	19,836	45,062	18,984	–	–	7,631,259	60,948	852	–	–
Transatlantic	271,505	265,250	6,255	93,428	36.19	34.41	24,517,923	252,255	171,822	68.09	63.28
Western Assurance	689,651	620,241	69,410	196,403	29.63	28.50	66,423,544	662,902	423,838	63 93	61.45
Totals	$17,093,010	$14,196,142	$2,896,868	$5,054,802	31.28	29.58	$2,277,088,510	$16,159,452	$9,141,340	56.57	53.49

* Admitted to Massachusetts December, 1880.

TABLE XII. — *Massachusetts Business for 1880.*

MASSACHUSETTS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes Received.	Losses Paid.	Losses Incurred.
Abington	$664,508	$10,703	$32,108	$4,414	$5,999
Annisquam	89,900	–	6,126	–	–
Arkwright	11,256,092	97,420	487,100	40,323	40,323
Ashfield	5,246	25	157	1,124	10
Attleborough	258,845	1,754	7,136	364	1,114
Barnstable County	1,004,070	17,077	32,709	3,568	3,043
Berkshire	1,108,999	14,876	44,627	7,718	4,737
Boston Manufacturers'	21,897,830	191,068	958,339	60,442	60,442
Bristol County	640,100	4,089	81,788	2,219	2,193
Cambridge	1,606,610	21,081	42,096	1,829	1,829
Citizens'	4,594,353	59,145	121,915	13,636	14,277
Cohasset	49,980	764	3,057	–	350
Cotton & Woolen Manuf.	950,822	9,502	47,510	210	210
Dedham	512,000	7,835	15,547	1,397	2,270
Dorchester	2,850,793	41,476	82,952	15,809	14,901
Essex	87,200	1,571	4,712	102	102
Fall River Manuf'turers',	4,648,643	41,772	208,860	15,075	15,075
Fitchburg	3,871,656	56,284	56,284	29,132	25,626
Franklin	527,241	6,378	19,134	3,115	1,226
Granby	16,715	92	752	–	–
Groveland	415,284	–	24,160	396	396
Hampshire	743,430	9,338	28,013	3,941	3,941
Hingham	3,910,237	69,681	137,920	25,797	28,206
Lowell	803,498	8,728	26,183	957	957
Lynn	331,620	4,599	18,394	821	306
Merchants' and Farmers',	3,165,380	44,413	88,826	9,305	8,642
Merrimack	3,770,054	46,992	99,962	12,608	15,051
Middlesex	4,212,950	62,718	62,718	14,736	14,736
Milford	162,834	1,800	5,400	20	20
Mill-Owners'	4,797,366	44,011	220,057	22,149	22,149
Mutual Fire Assurance	712,800	11,191	22,381	2,267	2,267
Mutual Protection	214,875	2,104	6,311	5	55
Newburyport	95,500	1,201	9,609	–	–
Norfolk	2,387,050	36,446	71,535	14,716	14,382
Quincy	6,444,040	90,126	90,126	20,799	22,095
Salem	350,865	5,092	15,203	2,886	2,886
Salisbury and Amesbury,	30,529	246	2,459	1,450	1,450
Saugus	830,325	–	100,130	528	528
Shelburne	3,900	17	170	–	–
South Danvers	143,250	3,147	9,441	45	45
Traders' and Mechanics',	3,556,599	49,911	49,911	11,267	11,317
Westford	70,175	617	1,240	466	466
West Newbury	212,200	–	12,505	650	650
Worcester Manuf'turers',	7,582,005	65,744	328,718	26,982	26,982
Worcester Mutual	6,374,038	94,579	189,158	30,265	25,053
Totals	$107,962,407	$1,235,613	$3,873,439	$403,533	$396,307

MASSACHUSETTS MUTUALS WITH GUARANTEE CAPITAL.

Holyoke	$5,114,168	$67,933	$67,322	$16,353	$13,053
Massachusetts	2,201,471	17,455	–	7,107	7,107
Totals	$7,315,639	$85,388	$67,322	$23,460	$20,160

TABLE XII. — *Massachusetts Business for 1880* — Continued.

MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE COMPANIES.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Boylston Mutual	$7,039,083	$40,777	$14,423	$8,652

Marine Business.

Atlantic Mutual	$456,945	$24,833	$22,412	$14,356
Boylston Mutual	8,487,983	135,166	107,016	105,616
China Mutual	17,992,783	369,010	235,404	225,404
India Mutual	2,832,805	106,225	82,031	83,031
Totals	$29,770,516	$635,234	$446,863	$428,407

MASSACHUSETTS JOINT-STOCK COMPANIES.

Fire Business.

American	$3,419,593	$18,563	$2,709	$3,086
Commonwealth	8,612,386	69,409	35,661	27,951
Dwelling-House	3,214,353	20,992	3,876	4,936
Eliot	2,100,472	20,861	13,134	5,759
Firemen's Fire	5,582,560	52,559	35,953	27,928
First National Fire	3,796,898	45,017	25,028	27,103
Franklin of Boston	2,102,849	20,293	20,124	12,203
Gloucester Fire	1,639,956	20,144	18,670	14,756
Manufacturers' Fire and Marine,	14,363,000	117,903	44,321	58,932
Mercantile Marine	3,040,530	14,247	5,731	3,158
Neptune	4,165,213	45,031	44,726	31,726
North American	3,933,590	25,590	6,662	8,142
Prescott	5,075,565	51,700	15,542	19,557
Revere Fire	3,426,910	31,475	21,730	17,022
Shoe and Leather	12,796,324	106,779	54,267	56,478
Springfield Fire and Marine	10,526,376	105,187	74,571	62,684
Traders' and Mechanics'	1,921,909	17,964	16,665	16,665
Washington	6,299,447	42,610	36,198	23,576
Totals	$96,017,931	$826,324	$475,568	$421,662

Marine Business.

American	$4,623,339	$60,617	$58,782	$58,768
Beverly	2,721,528	39,998	11,815	5,340
Boston Marine	27,935,500	612,281	317,113	338,818
Gloucester Fire	199,992	8,340	4,651	1,674
Manufacturers' Fire & Marine	25,164,812	168,952	75,425	42,812
Mercantile Marine	3,177,370	46,202	50,199	49,869
Neptune	1,478,952	44,194	35,211	31,211
Salem Marine	3,057,103	52,497	29,259	29,259
Shoe and Leather	21,384,984	230,618	113,061	174,757
Washington	6,664,614	106,382	54,886	58,808
Totals	$96,408,194	$1,370,081	$750,402	$791,316

TABLE XII. — *Massachusetts Business for 1880* — Continued.

COMPANIES OF OTHER STATES.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Ætna	$14,279,477	$132,147	$88,354	$85,681
Albany	635,102	4,896	8,768	6,269
American	1,146,819	6,151	11,911	5,763
American Central	1,459,055	17,476	16,119	15,950
American Exchange	415,774	3,504	455	455
American Fire (New York)	1,468,910	6,954	13,630	8,977
American Fire (Philadelphia)	3,204,644	20,957	13,591	8,906
Atlantic Fire and Marine	831,481	7,610	8,001	6,368
Buffalo	775,376	5,632	12,778	6,623
Buffalo German	1,922,287	16,882	14,313	11,776
Citizens' (New York)	2,516,485	19,164	19,069	16,763
Citizens' (St. Louis)	1,015,541	9,999	8,985	8,985
City Fire	1,235,812	4,661	11,073	4,901
Clinton	1,527,068	8,390	8,408	8,408
Commerce	1,134,428	10,680	14,137	11,294
Commercial Fire	1,784,704	15,799	5,895	9,591
Commercial Mutual	455,154	2,485	1,168	–
Connecticut Fire	3,380,500	32,183	14,876	16,010
Continental	6,357,476	48,740	19,044	24,582
Delaware Mutual Safety	3,018,275	11,846	7,721	7,721
Enterprise Fire and Marine	1,801,364	23,321	16,915	17,113
Equitable Fire and Marine	2,396,002	19,166	16,965	12,898
Exchange Fire	1,303,991	8,732	12,800	13,049
Farragut Fire	506,714	3,830	5,857	4,354
Fire Association	6,729,306	79,127	61,914	60,565
Fireman's Fund	1,355,009	11,811	3,755	3,755
Firemen's (Baltimore)	1,170,411	11,114	14,371	10,580
Firemen's (Dayton)	718,218	6,518	7,491	4,375
Firemen's (Newark)	1,359,872	8,728	10,548	8,176
Firemen's (New York)	980,837	4,441	9,534	7,238
Franklin	3,276,618	33,171	32,865	32,865
German American	7,395,164	61,620	37,747	31,179
Germania	4,463,896	40,611	32,129	31,122
Girard Fire and Marine	968,665	6,376	13,391	6,255
Glen's Falls	1,621,283	11,233	5,987	3,874
Guardian Fire	1,700,000	5,947	5,988	5,988
Hanover Fire	4,713,427	39,573	23,750	27,387
Hartford Fire	7,610,165	72,478	57,098	53,289
Hoffman Fire	1,947,365	18,114	9,279	9,289
Home	17,092,774	144,191	73,313	66,427
Howard	3,138,995	24,321	20,445	15,670
Insurance Co. of No. America	10,442,199	98,052	50,347	50,347
Ins. Co. State of Pennsylvania,	1,633,466	18,474	12,123	12,779
Irving	306,118	3,306	4,250	2,300
Jefferson	705,177	2,625	1,210	1,210
Knickerbocker	629,688	3,809	4,346	4,594
Lamar	1,368,284	10,550	8,794	7,716
Lorillard	1,750,004	11,380	8,173	10,142
Manhattan	3,490,223	33,970	28,607	29,207
Manufacturers' and Builders'	629,688	3,809	4,346	4,595

TABLE XII. — *Massachusetts Business for 1880* — Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Mercantile	$305,720	$1,048	$1,978	$26
Merchants' (Newark)	2,692,641	21,391	16,846	11,584
Merchants' (New York)	668,143	3,787	6,771	2,836
Merchants' (Providence)	3,086,685	30,047	22,586	16,399
Meriden Fire	2,118,621	23,834	16,332	16,132
National Fire (Baltimore)	1,515,252	13,344	17,122	14,491
National Fire (Hartford)	2,783,190	22,106	21,381	20,398
National Fire (New York)	1,640,053	11,987	9,857	7,069
Newark City	653,841	7,587	13,209	7,532
Newark Fire	1,766,414	18,900	14,768	9,550
New Hampshire Fire	3,458,031	36,262	21,545	16,867
New York and Boston	744,716	5,244	2,658	2,658
New York Bowery	2,427,538	11,773	13,763	8,000
New York City	1,856,530	16,351	9,000	9,000
Niagara Fire	4,332,293	37,184	16,719	15,237
Northern	1,709,000	9,982	9,701	10,701
Northwestern National	1,576,573	11,589	20,713	14,824
Orient	3,011,833	28,475	14,222	10,512
Pacific Fire	1,841,286	14,168	12,542	7,897
Park Fire	589,119	3,960	1,286	1,486
Pennsylvania Fire	5,781,845	56,223	44,137	37,804
People's (Newark)	1,729,193	19,619	19,393	15,695
People's (Trenton)	2,256,679	16,826	16,304	12,949
Phenix (Brooklyn)	7,121,742	55,798	46,267	43,855
Phœnix (Hartford)	7,513,151	73,656	43,908	41,042
Providence Washington	5,110,448	45,403	22,435	21,005
Relief	1,139,416	9,132	12,557	12,557
Republic Fire	946,734	5,462	3,861	3,861
Rochester German	2,180,218	19,784	18,589	18,589
Rutgers	1,445,869	9,801	12,006	12,006
Security	1,267,414	12,801	20,194	11,965
Standard	1,309,190	14,001	10,983	9,266
Star Fire	1,979,235	18,767	14,493	14,743
Sterling Fire	629,688	3,809	4,346	4,595
St. Paul Fire and Marine	1,048,186	10,467	10,483	10,449
Trade	735,804	10,043	13,871	13,871
Traders'	1,400,754	14,676	16,461	6,353
Tradesmen's Fire	1,963,329	19,197	15,274	16,284
Union (Philadelphia)	3,580,922	27,575	20,169	20,169
Union (San Francisco)	278,887	1,637	–	–
United Firemen's	976,872	15,689	16,095	10,153
Watertown Fire	3,880,000	31,091	29,517	30,317
Westchester	5,293,140	51,217	40,195	28,006
Williamsburgh City	3,871,640	26,381	16,212	16,212
Totals	$243,987,126	$2,104,628	$1,623,383	$1,428,306

TABLE XII. — *Massachusetts Business for 1880* — Concluded.

Marine and Inland Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Atlantic Mutual	$14,199,034	$246,192	$67,409	$67,527
Commercial Mutual	1,806,781	21,825	13,332	13,732
Delaware Mutual Safety	35,074,036	462,444	184,349	175,231
Great Western	8,081,882	65,205	10,906	14,406
Insurance Co. of No. America	57,291,219	411,567	227,756	214,021
Northwestern National	1,285,428	8,330	5,651	6,327
Orient Mutual	753,328	31,686	46,764	25,220
Phenix	14,406,893	71,514	63,840	55,972
Providence Washington	523,750	2,294	401	751
Union (Pennsylvania)	363,380	5,650	–	–
United States Lloyds	1,040,044	13,299	5,968	8,812
Totals	$134,825,775	$1,340,006	$626,376	$581,999

UNITED STATES BRANCHES, FOREIGN COMPANIES.

Fire Business.

British America	$3,637,455	$34,118	$47,734	$32,841
Commercial Union	15,447,767	88,318	79,184	59,310
Confiance	4,997,486	43,604	32,119	37,528
Guardian Assurance	4,844,173	38,864	26,906	22,500
Hamburg-Bremen	3,304,503	25,505	30,873	22,773
Hamburg-Magdeburg	1,476,699	9,790	19,640	18,334
Imperial	3,344,818	29,306	30,201	23,896
Lancashire	6,958,889	67,781	45,111	44,137
Lion	693,382	4,347	–	–
Liverpool and London and Globe	23,836,929	167,795	88,219	65,193
London Assurance	7,080,005	49,544	26,964	25,176
London and Lancashire	5,000,752	44,981	28,794	26,364
Métropole	10,368,608	93,638	42,522	37,186
North British and Mercantile	10,977,525	86,252	59,075	54,204
Northern Assurance	3,344,818	29,306	30,201	23,896
North German	3,150,809	28,400	32,355	25,724
Norwich Union	2,458,511	15,354	12,904	12,904
Phœnix Assurance	5,310,305	38,108	18,782	20,082
Queen	8,854,565	79,753	63,080	68,926
Réassurances Générales	2,634,625	26,095	34,012	34,697
Royal	14,706,864	142,196	85,460	79,362
Scottish Union and National	585,098	4,166	–	–
Transatlantic	1,568,043	14,042	15,614	12,127
Western Assurance	2,227,727	25,759	32,026	33,026
Totals	$146,810,356	$1,187,022	$881,776	$780,186

MASSACHUSETTS FIRE STATISTICS, 1880.

The following tabulations exhibit in detail the statistics of fires in Massachusetts in 1880, as reported by city and town authorities: —

TABLE A. — *Giving Description of Property, Number of Fires, Insurance, Loss, and Insurance paid.*

PROPERTY.	Number of Fires.	Insurance.	Loss.	Amount Paid.	Total Losses.	Partial Losses.
Agricultural-implement manufactories	1	$46,690	$450	$450	–	1
Almshouses	1	–	2,610	–	–	1
Bakeries and confectioneries	9	8,500	6,240	4,745	2	7
Barbers' shops	4	300	80	25	–	4
Barns and private stables	277	162,030	192,124	104,323	197	80
Basket-manufactories	2	450	200	150	2	–
Blacksmiths' shops	20	32,875	3,482	1,930	5	15
Boarding and lodging houses	15	58,500	1,765	1,455	–	15
Boiler and engine houses	5	48,175	4,550	4,378	–	5
Book-binderies	3	23,300	4,178	4,178	–	3
Book and stationery stores	3	89,000	2,575	2,411	–	3
Boot and shoe manufactories	22	234,990	126,117	96,525	6	16
Boot and shoe stores	7	151,500	18,303	16,480	2	5
Brick-kilns	1	–	100	–	–	1
Brush-manufactories	2	10,500	725	695	–	2
Button-manufactories	3	33,300	9,250	7,930	1	2
Chain shops and founderies	9	68,600	10,415	5,288	1	8
Cheese-factories	1	8,500	12,000	8,500	1	–
Churches	5	47,000	12,368	6,233	1	4
Cider-mills	4	7,900	4,646	2,886	3	1
Cigar stores and manufactories	6	20,300	1,082	836	–	6
Clothing-stores	3	947,000	526,210	525,800	–	3

Club-rooms and billiard-halls	8	19,650	3,065	2,592	–	8
Cotton-batting manufactories, waste-houses, jute and shoddy mills,	13	55,846	200,925	43,028	6	7
Cotton-factories	8	1,124,600	114,350	114,028	–	8
Crockery and glassware stores	3	231,500	6,184	6,062	–	3
Curriers' shops, morocco-manufactories, and tanneries	14	213,575	186,966	149,996	5	9
Dining-rooms	7	35,400	2,805	1,790	–	7
Drug-stores	9	36,800	2,935	618	–	9
Dry, woollen, fancy-goods, and trimming stores	19	687,800	137,029	133,801	9	10
Dwelling-houses	668	1,547,195	486,422	350,547	197	471
Dyewoods and chemical works	1	500	110	40	–	1
Dye-works	3	6,800	1,365	812	–	3
Fan and feather-duster manufactories	1	2,000	2,800	2,000	1	–
Flouring and grist mills	3	2,500	6,150	2,500	3	–
Fruit-stores	2	1,500	500	133	–	2
Furniture-stores	8	84,250	17,776	14,551	1	7
Gas-works	2	–	165	–	–	2
General stores	5	55,800	11,300	8,395	1	4
Glue-manufactories	1	–	400	–	–	1
Grain-stores	6	21,250	8,198	7,563	1	5
Greenhouses	2	275	3,000	275	1	1
Grocery-stores	29	130,350	37,468	29,719	5	24
Hardware-stores	3	63,500	2,671	2,671	–	3
Harness-manufactories	1	1,000	25	10	–	1
Hay-stores	6	17,300	12,309	9,716	1	5
Hotels	18	208,025	51,362	44,411	4	14
Ice-houses	3	800	2,175	800	2	1
Ink-manufactories	1	5,500	65	65	–	1
Jewelry-manufactories	3	5,600	10,500	5,288	1	2
Jewelry-stores	8	50,700	4,440	4,026	–	8
Junk-stores	8	36,100	6,971	6,633	–	8
Lamp-black manufactories	1	–	800	–	–	1

TABLE A. — *Giving Description of Property, Etc.* — Concluded.

PROPERTY.	Number of Fires.	Insurance.	Loss.	Amount Paid.	Total Losses.	Partial Losses.
Laundries	2	$2,400	$1,350	$900	–	2
Leather-stores	1	145,000	200	200	–	1
Lime-sheds	3	22,500	8,026	7,971	1	2
Liquor stores and saloons	7	16,200	5,485	3,885	1	6
Livery-stables	11	36,500	44,468	24,943	5	6
Lumber sheds and wharves	15	200,550	68,001	64,952	–	15
Machine-shops	34	474,650	132,672	105,371	7	27
Marble-works	1	600	35	35	–	1
Mason and plumbing works	2	2,000	525	427	–	2
Millinery-stores	6	11,000	3,518	3,108	–	6
Offices	20	548,815	22,545	15,328	2	18
Oil-clothing manufactories	1	2,750	2,900	1,736	–	1
Oil-stores	2	43,000	140	140	–	2
Oil-works	3	20,550	28,775	20,550	2	1
Paint-shops	7	9,600	2,358	918	2	5
Paper-box manufactories	3	21,000	13,745	13,530	–	3
Paper-collar manufactories	1	67,500	30,000	28,150	–	1
Paper-mills	6	269,000	150,596	119,521	1	5
Paper-stores	4	27,821	12,665	12,363	–	4
Photograph-rooms	2	36,000	6,603	6,558	–	2
Pickle-manufactories	3	11,700	3,525	2,715	1	2
Piggeries	1	500	2,000	500	1	–
Printing-establishments	9	411,850	65,282	64,708	–	9
Provision-stores	10	66,500	3,943	2,568	2	8
Public halls	15	84,425	19,842	10,049	3	12
Railroad depots, cars, and coal-sheds	27	93,225	53,892	48,361	5	22

Ropewalks	3	27,000	57,044	7,044	–		3
Rubber-mills	3	75,000	162,800	61,770	2		1
Saw and planing mills	13	22,550	87,475	16,240	10		3
Schoolhouses	11	13,650	6,740	3,425	5		6
Shoemakers' shops	7	1,325	570	205	3		4
Slaughter-houses	3	2,400	3,975	2,340	2		1
Soap-manufactories	3	18,900	3,720	3,605	1		2
Storehouses	26	191,730	20,766	11,320	5		21
Stove and tinware stores	5	47,950	8,410	6,050	2		3
Straw-works	3	102,000	107,267	80,565	2		1
Sugar-mills	3	40	310	40	2		1
Tack-manufactories	1	12,450	25,000	11,300	–		1
Tailoring and dressmaking establishments	8	21,662	10,229	6,904	1		7
Tin-shops	5	30,600	22,395	21,180	2		3
Unoccupied buildings	59	56,400	45,066	23,581	33		26
Upholsterers' shops	2	17,760	85	75	–		2
Vessels (at wharves)	2	–	330	–	–		2
Whip-manufactories	3	74,500	35,630	35,630	–		3
Wood-sheds	20	6,050	1,296	441	8		12
Wood-working establishments	60	426,337	178,741	119,907	19		41
Woollen-factories	19	614,075	732,580	451,118	7		12
Totals	1,722	$11,033,541	$4,454,221	$3,159,515	596		1,126

TABLE B. — *Fires classified by Months.*

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Agricultural-implement manufactories	–	–	–	–	–	–	–	1	–	–	–	–
Almshouses	1	–	–	–	–	–	–	–	–	–	–	–
Bakeries and confectioneries	–	1	1	1	–	1	1	1	2	–	–	1
Barbers' shops	–	–	–	3	–	–	–	–	–	1	–	–
Barns and private stables	16	11	17	26	22	27	35	23	27	32	24	17
Basket-manufactories	–	–	2	–	–	–	–	–	–	–	–	–
Blacksmiths' shops	1	–	1	1	3	2	4	3	3	–	1	1
Boarding and lodging houses	3	2	1	2	2	2	1	1	–	1	–	–
Boiler and engine houses	–	–	1	–	–	–	2	–	–	1	–	1
Book-binderies	1	1	–	–	–	–	–	–	–	–	1	–
Book and stationery stores	–	–	–	–	–	–	–	1	1	–	–	1
Boot and shoe manufactories	1	3	2	1	1	1	1	1	3	2	1	5
Boot and shoe stores	1	1	–	–	–	–	1	1	–	3	–	–
Brick-kilns	–	–	–	–	–	–	–	–	1	–	–	–
Brush-manufactories	1	–	–	–	–	–	–	–	–	–	1	–
Button-manufactories	–	–	–	1	1	–	–	–	–	–	–	1
Chain shops and founderies	2	–	1	–	–	–	1	1	–	–	2	2
Cheese-factories	–	–	–	–	–	–	–	–	–	–	1	–
Churches	–	1	–	1	–	1	–	1	–	–	1	–
Cider-mills	–	–	–	1	–	–	–	1	1	1	–	–
Cigar stores and manufactories	–	–	–	1	–	–	–	1	1	–	1	2
Clothing-stores	–	–	1	–	1	–	–	–	–	–	1	–
Club-rooms and billiard-halls	–	1	2	–	1	–	–	1	–	2	–	1
Cotton-batting manufactories, waste-houses, jute and shoddy mills	–	1	3	–	1	3	2	–	1	1	1	–
Cotton-factories	–	–	2	–	1	–	–	1	1	1	1	1

Crockery and glassware stores	–	–	–	–	–	1	–	–	–	1	1	–
Curriers' shops, morocco-manufactories, and tanneries	1	2	–	2	–	–	1	4	–	1	2	1
Dining-rooms	–	–	–	–	1	1	–	2	1	–	1	1
Drug-stores	1	1	–	1	–	–	2	2	1	1	–	–
Dry, woollen, fancy-goods, and trimming stores	2	3	2	2	1	–	–	3	–	2	3	1
Dwelling-houses	41	61	52	53	49	53	52	51	46	68	51	91
Dyewoods and chemical works	–	–	–	–	–	–	–	–	–	–	1	–
Dye-works	–	–	1	–	–	–	–	–	1	1	–	–
Fan and feather-duster manufactories	–	–	–	–	–	–	–	–	–	–	1	–
Flouring and grist mills	–	–	1	–	–	–	1	–	1	–	–	–
Fruit-stores	–	–	–	–	–	–	1	–	–	–	–	1
Furniture-stores	–	1	–	–	–	2	1	–	–	–	1	3
Gas-works	–	–	1	–	–	–	–	–	–	–	1	–
General stores	–	1	–	–	1	–	1	–	–	1	–	1
Glue-manufactories	–	–	–	–	–	–	1	–	–	–	–	–
Grain-stores	–	1	–	1	–	–	2	2	–	–	–	–
Greenhouses	–	1	1	–	–	–	–	–	–	–	–	–
Grocery-stores	–	3	4	–	2	–	2	3	2	6	5	2
Hardware-stores	–	1	1	–	–	–	1	–	–	–	–	–
Harness-manufactories	–	–	–	–	–	–	–	1	–	–	–	–
Hay-stores	–	–	–	–	–	–	–	2	3	–	1	–
Hotels	1	4	1	1	–	3	1	1	1	3	1	1
Ice-houses	–	–	1	–	–	–	1	1	–	–	–	–
Ink-manufactories	–	–	–	1	–	–	–	–	–	–	–	–
Jewelry-manufactories	–	–	2	1	–	–	–	–	–	–	–	–
Jewelry-stores	–	–	2	–	–	–	4	–	–	1	1	–
Junk-stores	–	–	–	–	–	2	–	1	2	1	1	1
Lamp-black manufactories	1	–	–	–	–	–	–	–	–	–	–	–
Laundries	–	–	–	–	–	–	1	1	–	–	–	–
Leather-stores	–	–	–	–	–	1	–	–	–	–	–	–
Lime-sheds	–	2	–	1	–	–	–	–	–	–	–	–

TABLE B. — *Fires classified by Months* — Concluded.

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Liquor stores and saloons	1	3	–	–	–	–	–	1	–	–	1	1
Livery-stables	2	1	–	–	2	1	–	2	1	–	1	1
Lumber sheds and wharves	1	1	–	1	–	–	4	3	2	1	–	2
Machine-shops	3	2	3	1	5	2	4	2	2	2	3	5
Marble-works	–	–	–	–	–	1	–	–	–	–	–	–
Mason and plumbing works	–	1	–	–	–	–	–	–	–	1	–	–
Millinery-stores	–	2	–	–	–	1	–	–	–	–	2	1
Offices	3	2	–	3	2	1	–	2	–	4	2	1
Oil-clothing manufactories	–	1	–	–	–	–	–	–	–	–	–	–
Oil-stores	–	–	–	1	–	–	–	1	–	–	–	–
Oil-works	1	–	–	–	–	1	–	–	–	–	1	–
Paint-shops	–	–	1	–	–	1	1	2	–	1	1	–
Paper-box manufactories	–	–	–	1	–	–	–	–	–	1	–	1
Paper-collar manufactories	–	–	–	–	–	–	–	–	–	–	–	1
Paper-mills	1	1	–	–	1	–	–	2	–	–	–	1
Paper-stores	–	1	–	–	–	–	–	–	–	–	–	3
Photograph-rooms	–	1	–	–	–	–	–	–	1	–	–	–
Pickle-manufactories	–	–	1	–	–	–	1	–	–	–	1	–
Piggeries	–	–	1	–	–	–	–	–	–	–	–	–
Printing-establishments	1	1	2	2	1	–	–	1	–	–	–	1
Provision-stores	–	2	–	1	–	–	2	–	–	1	3	1
Public halls	1	–	1	2	1	2	2	1	–	2	2	1
Railroad depots, cars, and coal-sheds	1	1	1	2	–	2	3	3	6	1	3	4
Ropewalks	–	1	–	–	–	1	–	1	–	–	–	–
Rubber-mills	–	–	1	–	–	–	–	–	–	2	–	–

Saw and planing mills	–	–	1	1	2	2	–	1	–	3	2	1
Schoolhouses	3	1	–	2	1	1	1	–	–	–	–	2
Shoemakers' shops	–	–	–	1	1	2	–	1	1	–	1	–
Slaughter-houses	1	–	–	–	–	–	–	–	1	–	–	1
Soap-manufactories	–	–	1	2	–	–	–	–	–	–	–	–
Storehouses	2	–	2	2	–	4	3	1	2	3	3	4
Stove and tinware stores	–	1	–	1	–	–	–	–	–	1	1	1
Straw-works	–	–	–	1	–	–	1	–	–	1	–	–
Sugar-mills	–	–	–	3	–	–	–	–	–	–	–	–
Tack-manufactories	–	–	–	–	1	–	–	–	–	–	–	–
Tailoring and dressmaking establishments	–	1	–	–	1	–	3	–	1	–	1	1
Tin-shops	–	1	–	1	1	–	–	–	–	2	–	–
Unoccupied buildings	4	6	7	4	6	3	5	4	3	5	6	6
Upholsterers' shops	1	–	1	–	–	–	–	–	–	–	–	–
Vessels (at wharves)	–	–	1	–	–	1	–	–	–	–	–	–
Whip-manufactories	–	1	1	–	–	–	1	–	–	–	–	–
Wood-sheds	1	1	–	1	3	2	1	5	2	1	2	1
Wood-working establishments	6	6	8	9	1	2	4	7	3	6	1	7
Woollen-factories	1	1	1	4	–	3	1	3	–	4	–	1
Totals	108	143	137	147	116	133	157	155	124	173	144	185

TABLE C. — *Causes of Fires Classified.*

PROPERTY.	CAUSE OF FIRES.
Agricultural-implement manuf'tories,	Sparks from chimney, 1.
Almshouses	Kerosene-lamp, 1.
Bakeries and confectioneries	Children with matches, 1; defective chimney, 1; defective oven, 1; exposure, 1; exposure to gas-jet, 1; fireworks, 1; unknown, 3.
Barbers' shops	Exposure, 4.
Barns and private stables	Breaking of lantern, 1; careless use of matches, 1; children with matches, 18; defective heating-apparatus, 1; exposure, 38; fireworks, 1; incendiary, 123; lightning, 15; smoking, 6; sparks from chimney, 2; sparks from locomotive, 1; spontaneous, 1; unknown, 69.
Basket-manufactories	Exposure, 2.
Blacksmiths' shops	Defective chimney, 1; exposure, 5; fireworks, 1; incendiary, 1; sparks from chimney, 3; sparks from forge, 7; unknown, 2.
Boarding and lodging houses	Careless use of matches, 1; children with matches, 1; defective chimney, 1; exposure, 2; exposure to gas-jet, 2; incendiary, 1; kerosene-lamp, 3; rats with matches, 1; smoking, 1; unknown, 2.
Boiler and engine houses	Kerosene-lamp, 1; sparks from furnace, 1; unknown, 3.
Book-binderies	Exposure, 2; incendiary, 1.
Book and stationery stores	Exposure, 3.
Boot and shoe manufactories	Defective boiler, 1; defective chimney, 2; defective heating-apparatus, 2; exposure, 2; ignition of volatile oil, 3; kerosene-lamp, 4; sparks from stove, 1; unknown, 7.
Boot and shoe stores	Children with matches, 1; exposure, 1; ignition of volatile oil, 1; incendiary, 1; kerosene-lamp, 1; rats with matches, 1; unknown, 1.
Brick-kilns	Sparks from kiln, 1.
Brush-manufactories	Ashes in wooden vessels, 1; ignition of volatile oil, 1.
Button-manufactories	Exposure, 1; sparks from furnace, 1; unknown, 1.
Chain shops and founderies	Defective furnace, 1; exposure, 1; hot iron on wood-work, 1; sparks from chimney, 3; sparks from furnace, 1; unknown, 2.
Cheese-factories	Unknown, 1.
Churches	Careless use of matches, 1; defective furnace, 3; unknown, 1.
Cider-mills	Lightning, 1; sparks from chimney, 1; unknown, 2.
Cigar stores and manufactories	Children with matches, 1; defective heating-apparatus, 2; exposure, 1; kerosene-lamp, 1; unknown, 1.
Clothing stores and manufactories	Coals from presser, 1; exposure to gas-jet, 1; unknown, 1.
Club-rooms and billiard-halls	Defective heating-apparatus, 1; exposure, 3; incendiary, 1; smoking, 1; unknown, 2.
Cotton-batting manufactories, waste-house, jute and shoddy mills	Friction, 6; incendiary, 1; sparks from stove, 1; spontaneous, 3; unknown, 2.

TABLE C. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRES.
Cotton-factories	Friction, 3; sparks from locomotive, 1; spontaneous, 2; unknown, 2.
Crockery and glassware stores	Exposure, 1; unknown, 2.
Curriers' shops, morocco-manufactories, and tanneries	Exposure, 1; friction, 1; incendiary, 1; sparks from chimney, 2; sparks from locomotive, 1; spontaneous, 1; unknown, 7.
Dining-rooms	Ashes in wooden vessels, 1; defective chimney, 1; defective heating-apparatus, 1; exposure, 1; incendiary, 1; smoking, 1; unknown, 1.
Drug-stores	Exposure to gas-jet, 1; fireworks, 2; ignition volatile oil, 4; incendiary, 1; unknown, 1.
Dry, woollen, fancy-goods, and trimming stores	Careless use of matches, 1; exposure, 5; exposure to gas-jet, 4; incendiary, 2; kerosene-lamp, 2; sparks from stove, 1; unknown, 4.
Dwellings	Ashes in wooden vessels, 17; careless use of matches, 11; children with matches, 52; clothes exposed to lamp or stove, 10; defective chimney, 142; defective heating-apparatus, 42; exposure, 78; exposure to gas-jet, 11; fireworks, 6; fumigating buildings, 2; incendiary, 43; kerosene lamp or stove, 64; lightning, 10; mirror and sun's rays, 1; rats with matches, 7; smoking, 15; sparks from chimney, 25; sparks from locomotive, 2; sparks from stove, 1; sparks from plumbers' furnace, 3; spontaneous, 5; thawing water-pipes, 2; uncovering chimney-holes, 5; upsetting stove, 1; unknown, 113.
Dyewoods and chemical works	Careless use of matches, 1.
Dye-works	Sparks from chimney, 1; spontaneous, 1; unknown, 1.
Fan and feather-duster manufactories,	Unknown, 1.
Flouring and grist mills	Incendiary, 1; unknown, 2.
Fruit-stores	Exposure, 1; exposure to gas-jet, 1.
Furniture-stores	Exposure, 3; incendiary, 1; spontaneous, 2; unknown, 2.
Gas-works	Ignition of gas, 1; unknown, 1.
General stores	Exposure, 2; incendiary ,1; kerosene-lamp, 1; unknown, 1.
Glue-manufactories	Unknown, 1.
Grain-stores	Exposure, 3; incendiary, 1; unknown, 2.
Greenhouses	Careless use of matches, 1; defective furnace, 1.
Grocery-stores	Careless use of matches, 1; defective chimney, 1; exposure, 6; incendiary, 7; kerosene-lamp, 3; smoking, 2; spontaneous, 2; uncovered chimney-hole, 1; unknown, 6.
Hardware-stores	Ashes in wooden vessels, 1; exposure, 2.
Harness-manufactories	Kerosene-lamp, 1.
Hay-stores	Incendiary, 4; unknown, 2.
Hotels	Boiling over kettle of fat, 1; clothing exposed to lamp or stove, 1; defective chimney, 1; exposure, 7; incendiary, 2; kerosene lamp or stove, 2; sparks from chimney, 1; sparks from locomotive, 1; unknown, 2.

TABLE C. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRES.
Ice-houses	Children with matches, 1; incendiary 1; unknown, 1.
Ink-manufactories	Ashes in wooden vessels, 1.
Jewelry-manufactories	Exposure, 2; incendiary, 1.
Jewelry-stores	Exposure, 2; ignition of volatile oil, 1; incendiary, 1; rats with matches, 1; sparks from chimney, 1; unknown, 2.
Junk-stores	Exposure, 2; incendiary, 2; spontaneous, 2; unknown, 2.
Lamp-black manufactories	Sparks from furnace, 1.
Laundries	Defective heating-apparatus, 1; unknown, 1.
Leather-stores	Incendiary, 1.
Lime-sheds	Exposure, 2; sparks from chimney, 1.
Liquor stores and saloons	Exposure, 1; incendiary, 1; leakage of gas, 1; smoking, 1; sparks from plumbers' furnace, 1; unknown, 2.
Livery-stables	Defective chimney, 1; exposure, 1; incendiary, 1; sparks from stove, 1; unknown, 7.
Lumber sheds and wharves	Children with matches, 3; exposure, 2; incendiary, 7; unknown, 3.
Machine-shops	Ashes in wooden vessels, 1; defective boiler, 2; defective chimney, 3; exposure, 6; kerosene-lamp, 1; sparks from chimney, 1; sparks from furnace, 4; spontaneous, 5; unknown, 11.
Marble-works	Sparks from chimney, 1.
Mason and plumbing works	Exposure, 2.
Millinery-stores	Exposure, 2; exposure to gas-jet, 2; incendiary, 1; kerosene-lamp, 1.
Offices	Defective chimney, 2; defective stove, 2; exposure, 5; exposure to gas-jet, 2; ignition of volatile oil, 2; rats with matches, 1; smoking, 2; sparks from chimney, 1; unknown, 3.
Oil-clothing manufactories	Unknown, 1.
Oil-stores	Spontaneous, 2.
Oil-works	Friction, 1; unknown, 2.
Paint-shops	Ignition of volatile oil, 1; incendiary, 1; lightning, 1; rats with matches, 1; spontaneous, 1; unknown, 2.
Paper-box manufactories	Exposure, 2; unknown, 1.
Paper-collar manufactories	Unknown, 1.
Paper-mills	Spontaneous, 1; unknown, 5.
Paper-stores	Exposure, 4.
Photograph-rooms	Defective chimney, 1; unknown, 1.
Pickle-manufactories	Defective heating-apparatus, 1; sparks from chimney, 1; unknown, 1.
Piggeries	Sparks from furnace, 1.
Printing-establishments	Careless use of matches, 1; exposure, 3; incendiary, 1; spontaneous, 1; unknown, 3.
Provision-stores	Defective heating-apparatus, 2; exposure, 4; kerosene-lamp, 2; sparks from stove, 1; unknown, 1.
Public halls	Defective chimney, 2; defective heating-apparatus, 1; exposure, 6; incendiary, 1; smoking, 1; unknown, 4.
Railroad depots, cars, and coal-sheds,	Careless use of matches, 1; defective heating-apparatus, 3; exposure, 1; incendiary, 7; sparks from locomotive, 3; spontaneous, 5; unknown, 7.

TABLE C. — *Causes of Fires Classified* — Concluded.

PROPERTY.	CAUSE OF FIRES.
Ropewalks	Friction, 2; incendiary, 1.
Rubber-mills	Exposure, 1; friction, 1; spontaneous, 1.
Saw and planing mills	Defective chimney, 1; friction, 1; incendiary, 4; sparks from chimney, 2; sparks from locomotive, 1; unknown, 4.
Schoolhouses	Defective chimney, 1; defective heating-apparatus, 2; incendiary, 3; lightning, 1; unknown, 4
Shoemakers' shops	Ashes in wooden vessels, 1; defective heating-apparatus, 1; exposure, 1; incendiary, 1; kerosene-lamp, 1; smoking, 1; unknown, 1.
Slaughter-houses	Incendiary, 1; unknown, 2.
Soap-manufactories	Defective furnace, 2; uncovered chimney-hole, 1.
Storehouses	Careless use of matches, 1; exposure, 4; ignition volatile oil, 1; incendiary, 7; lime and water, 2; smoking, 1; sparks from locomotive, 1; spontaneous, 2; unknown, 7.
Stove and tinware stores	Exposures, 3; kerosene-lamp, 1; unknown, 1.
Straw-works	Exposure, 1; incendiary, 1; unknown, 1.
Sugar-mills	Sparks from furnace, 2; unknown, 1.
Tack-manufactories	Unknown, 1.
Tailoring and dressmaking establishments	Defective chimney, 1; exposure, 3; incendiary, 2; unknown, 2.
Tin-shops	Defective heating-apparatus, 1; exposure, 2; sparks from chimney, 1; unknown, 1.
Unoccupied buildings	Children and matches, 1; defective heating-apparatus, 2; exposure, 1; incendiary, 42; lime and water, 1; smoking, 1; unknown, 11.
Upholsterers' shops	Exposure, 1; spontaneous, 1.
Vessels (at wharves)	Lime and water, 1; unknown, 1.
Whip-manufactories	Defective chimney, 1; incendiary, 1; sparks from forge, 1.
Wood-sheds	Ashes in wooden vessels, 4; boiling over of tar, 1; children with matches, 4; exposure, 1; incendiary, 2; kerosene stove or lamp, 1; sparks from locomotive, 1; spontaneous, 1; unknown, 5.
Wood-working establishments	Ashes in wooden vessels, 1; careless use of matches, 2; defective boiler, 1; defective chimney, 2; defective heating-apparatus, 3; exposure, 5; fireworks, 1; friction, 1; ignition volatile oil, 2; incendiary, 8; overheated dry-house, 1; smoking, 1; sparks from chimney, 4; sparks from furnace or stove, 2; spontaneous, 3; unknown, 23.
Woollen-mills	Defective boiler, 1; exposure, 1; friction, 6; incendiary, 1; kerosene-lamp, 1; spontaneous, 3; unknown, 6.

TABLE D. — *Summary of Causes.*

CAUSE.	No.	CAUSE.	No.
Unknown	383	Clothing exposed to lamp or stoves	11
Incendiary (as reported)	294	Sparks from forge	8
Exposure	247	Uncovered chimney-holes	7
Defective chimney	165	Defective boiler	5
Kerosene lamp or stove	92	Lime and water	4
Children with matches	83	Plumbers' furnace	4
Defective heating-apparatus,	75	Fumigating buildings	2
Sparks from chimney	52	Leakage of gas	2
Spontaneous	45	Thawing water-pipe	2
Smoking	34	Boiling over kettle of fat	1
Ashes in wooden vessels	28	Boiling over kettle of tar	1
Lightning	28	Breaking of lantern	1
Exposures to gas-jet	25	Coals from presser	1
Careless use of matches	23	Defective oven	1
Friction	22	Hot iron on wood-work	1
Sparks from stove or furnace,	19	Mirror and sun's rays	1
Ignition of volatile oil	16	Sparks from kiln	1
Fireworks	12	Overheated dry-house	1
Rats with matches	12	Upsetting of stove	1
Sparks from locomotive	12		

TABLE E. — *Statement of the Receipts and Expenditures of the Insurance Department for the Year ending Dec. 31, 1880.*

[Made pursuant to chapter 267, section 9, Acts of 1867.]

RECEIPTS.

Compensation for valuation of life insurance policies	$14,802 20
License fees, filing statements, certificates, etc.	20,185 92
	$34,988 12

EXPENDITURES.

Julius L. Clarke, salary	$3,000 00	
William S. Smith, deputy	2,500 00	
		$5,500 00
CLERKS.		
Fred L. Cutting, first clerk	$1,800 00	
James G. Bovey, second clerk	1,500 00	
Herbert Morissey, extra clerk	1,000 00	
		4,300 00
EXTRA CLERKS.		
C. E. Weiss	$840 00	
C. L. Sawyer	840 00	
A. N. Tenney	840 00	
M. A. Allen	840 00	
M. L. McMann	840 00	
A. M. Hawes	840 00	
E. L. Johnson	840 00	
E. W. Cushman	840 00	
		6,720 00
GENERAL EXPENSES.		
Printing and binding	$584 46	
Travelling fares and expenses	506 83	
Postage	419 17	
Blank statements, etc.	131 60	
Certificate and other books	74 20	
Paper and envelopes	187 45	
Expressage, telegrams, etc.	81 95	
Wrapping-paper, twine, etc.	44 78	
Valuation tables	75 00	
Advertising	55 40	
Newspapers and insurance publications	24 00	
Post-office box rent	16 00	
Sundry small stationery	163 41	
Miscellaneous	43 46	
		2,407 71
Total expenditures for 1880		$18,927 71

Recapitulation.		
Expended in Life Department . . .	$10,505 89	
Expended in Fire and Marine Department .	8,421 82	
	$18,927 71	
Department fees collected and paid into State treasury	34,988 12	
Surplus accrued to Commonwealth .	$16,060 41	

MASSACHUSETTS MUTUAL
FIRE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1880.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

JOSEPH VAUGHN, *President.* FREEMAN P. HOWLAND, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$5,000 00	$5,645 00
Chicago city sewerage bonds	1,000 00	1,242 50
" " river improvement bonds	1,000 00	1,242 50
" " school bonds	1,000 00	1,242 50
Toledo city water-works bond	1,000 00	1,180 00
Union Pacific Railroad bond	1,000 00	1,122 50
Eastern Railroad bond	1,000 00	1,045 00
Mansfield and Framingham Railroad bond	1,000 00	1,020 00
Old Colony Railroad bond	3,000 00	3,487 50
Northern Pacific Railroad preferred stock	1,400 00	931 00
Middlesex Central Railroad stock	1,500 00	1,545 00
14 shares First National Bank, Salem	1,400 00	1,680 00
15 " City National Bank, Boston	1,500 00	1,801 88
10 " Globe National Bank, Boston	1,000 00	1,090 00
10 " State National Bank, Boston	1,000 00	1,212 50
10 " Old Boston National Bank, Boston	500 00	612 50
6 " Metropolitan National Bank, Boston,	600 00	663 00
10 " Nat'l Hide and Leather B'k, Boston,	1,000 00	1,171 25
5 " National Webster Bank, Boston	500 00	560 62
6 " Nat'l Bank of the Republic, Boston,	600 00	768 00
21 " Abington National Bank, Abington,	2,100 00	2,940 00
Joint note of trustees Masonic institutions	–	150 00
Joint note of trustees Union Calvinistic Soc'y,	–	140 00
Personal loans	–	288 89
		$32,782 14

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$500 00
Loans on mortgage of real estate (first liens)	4,925 00
Stocks, bonds, etc., as per schedule	32,782 14
Cash in the office of the company	115 49
deposited in the Abington Nat'l Bank	2,759 57
Premiums in course of collection (net)	426 48

Interest due and accrued		$411 74	
Rent due		50 00	
Re-insurance dividend due		2 60	
Office furniture and safe	$300 00		
Gross assets			$41,973 02

LIABILITIES.

Losses and claims adjusted, but not due	$2,250 00	
Claimed and reported losses not adjusted	15 00	
Unearned premiums on outstanding risks	17,017 56	
Dividends of profits due on terminated policies,	499 00	
State and local taxes due or accrued	16 91	
Rents, salaries, and incidental expenses	143 37	
Gross liabilities		19,941 84
Surplus		$22,031 18

INCOME.

Gross cash premiums received during the year,	$10,817 05	
Deduct return premiums	386 87	
Net cash premiums received		$10,430 18
Received for interest on mortgages		289 50
for interest from all other sources		1,638 12
for rents		36 00
Deposit notes received during the year	$32,283 78	
Gross cash income		$12,393 80

EXPENDITURES.

Paid for losses during the year	$4,414 11
for brokerage and commissions	1,525 41
for salaries and fees of officers and employés	880 41
for state and local taxes	120 28
for profits or surplus on terminated policies	2,659 47
for rents	25 00
for incidental expenses	349 98
Gross cash expenditures	$9,974 66

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$2,013,463 00	
written during 1880	669,096 00	
Total		$2,682,559 00
terminated during 1880	$618,513 00	
re-insured during 1880	1,900 00	
		620,413 00
Net amount in force Dec. 31, 1880		$2,062,146 00
Deposit notes received on outstanding risks		97,343 77
Losses incurred during the year		5,999 11

Percentage of profits or surplus returned during 1880, 15, 25, and 40 per cent.

Average rate to date, 25 per cent.

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 11, 1847. Commenced business Dec. 28, 1847.]

CHARLES A. FERNALD, *President.* JAMES S. JEWETT, *Secretary.*

[NOTE. — This company charges a cash premium adequate for expenses only, and relies upon assessments upon deposit notes to pay losses.]

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$2,250 00	
United States bonds	562 50	
Loans on personal security	1,175 00	
Cash in the office of the company	553 10	
deposited in the savings banks	1,940 18	
Premiums in course of collection (net)	55 66	
Interest due and accrued	119 48	
Office safe	$85 00	
Gross assets		$6,655 92

INCOME.

Received for interest on mortgages		$152 12
for interest from all other sources		96 30
from assessments on deposit notes		264 27
from policy fees		15 00
Deposit notes received during the year	$6,125 55	
Gross cash income		$527 69

EXPENDITURES.

Paid for salaries and fees of officers and employés	$291 00
for state and local taxes	3 05
for incidental expenses	12 97
Gross cash expenditures	$307 02

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$338,862 00	
written during 1880	89,900 00	
Total		$428,762 00
terminated during 1880		92,910 00
Net amount in force Dec. 31, 1880		$335,852 00
Deposit notes received on outstanding risks		24,226 50

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business Oct. 1, 1860.]

WALDO HIGGINSON, *President.* EDWARD H. SPRAGUE, *Secretary.*

Office, No. 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$25,000 00	$28,000 00
Massachusetts state bonds	20,000 00	23,000 00
Maine state bonds	12,000 00	13,800 00
Boston city bonds	20,000 00	24,000 00
Providence city bonds	10,000 00	11,200 00
Old Colony Railroad bonds	15,000 00	18,000 00
Boston and Maine Railroad bonds	11,000 00	13,530 00
Boston and Lowell Railroad bonds	11,000 00	12,650 00
Boston and Albany Railroad bonds	10,000 00	12,400 00
Fitchburg Railroad bonds	10,000 00	12,300 00
Chicago, Burlington, and Quincy R.R. bonds,	10,000 00	12,400 00
Phila., Wilmington, and Baltimore R.R. b'ds,	20,000 00	20,600 00
New York and New England Railroad bonds	10,000 00	10,300 00
	$184,000 00	$212,180 00

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks, bonds, etc., as per schedule	$212,180 00	
Cash in the office of the company	134 82	
deposited in the Columbian Nat'l Bank	15,393 57	
deposited in the New England Trust Co.	500 00	
Interest due and accrued	3,280 83	
Gross assets		$231,489 22

LIABILITIES.

Claimed and reported losses not adjusted	$64,253 32	
Unearned premiums on outstanding risks	115,043 94	
State and local taxes due or accrued	493 46	
Gross liabilities		179,790 72
Surplus		$51,698 50

INCOME.

Gross cash premiums received during the year,	$239,256 61	
Deduct return premiums	8,883 93	
Net cash premiums received		$230,372 68
Received for interest from all sources		11,905 66
Deposit notes received during the year	$1,196,283 05	
Gross cash income		$242,278 34

EXPENDITURES.

Paid for losses during the year	$56,268 13
for salaries and fees of officers and employés	13,359 00
for state and local taxes	2,218 57
for profits or surplus on terminated policies	167,611 92
for rents	1,150 00
for incidental expenses	2,685 51
Gross cash expenditures	$243,293 13

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$22,233,109 00	
written during 1880	26,923,765 00	
Total		$49,156,874 00
terminated during 1880		23,389,164 00
Net amount in force Dec. 31, 1880		$25,767,710 00
Deposit notes received on outstanding risks		1,150,439 45
Losses incurred during the year		120,521 45

Percentage of profits or surplus returned during 1880, $84\frac{1}{6}$ per cent.
Average rate to date, $66\frac{51}{100}$ per cent.

ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873. Commenced business July 19, 1873.]

HENRY S. RANNEY, *President.* ASA G. WAIT, *Secretary.*

[NOTE. — Insures property in the town of Ashfield only.]

SUMMARY OF ASSETS DEC. 31, 1880.

Unpaid assessments on deposit notes	$312 81	
Gross assets		$312 81

INCOME.

Net cash premiums received		$25 49
Received from assessments on deposit notes		982 86
Deposit notes received during the year	$157 30	
Gross cash income		$1,008 35

EXPENDITURES.

Paid for losses during the year	$1,123 57
for salaries and fees of officers and employés	5 00
for state and local taxes	26
Gross cash expenditures	$1,128 83

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$35,488 90	
written during 1880	5,246 25	
Total		$40,735 15
terminated during 1880		13,393 00
Net amount in force Dec. 31, 1880		$27,342 15
Deposit notes received on outstanding risks		1,830 79
Losses incurred during the year		10 00

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated Feb. 24, 1844. Commenced business July 1, 1845.]

J. W. CAPRON, *President.* ELIJAH R. REED, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$3,100 00	
School-district note	5,435 35	
Cash deposited in the First National Bank	490 70	
deposited in savings banks	6,165 49	
Premiums in course of collection (net)	207 26	
Gross assets		$15,398 80

LIABILITIES.

Losses and claims adjusted, but not due	$750 00	
Unearned premiums on outstanding risks	4,332 38	
Gross liabilities		5,082 38
Surplus		$10,316 42

INCOME.

Gross cash premiums received during the year,	$1,791 97	
Deduct return premiums	38 39	
Net cash premiums received		$1,753 58
Deposit notes received during the year	$7,136 48	
Gross cash income		$1,753 58

EXPENDITURES.

Paid for losses during the year	$364 02
for brokerage and commissions	221 00
for state and local taxes	14 17
for incidental expenses	56 12
Gross cash expenditures	$655 31

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$1,044,552 00	
written during 1880	258,845 00	
Total		$1,303,397 00
terminated during 1880		143,370 00
Net amount in force Dec. 31, 1880		$1,160,027 00
Deposit notes received on outstanding risks		35,709 32
Losses incurred during the year		1,114 02

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH.

[Incorporated March 2, 1833. Commenced business Aug. 1, 1833.]

DAVID K. AKIN, *President.* GEORGE OTIS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$8,000 00	$8,920 00
Maine state bonds	2,500 00	2,875 00
Fall River city bonds	1,000 00	1,170 00
Sheboygan city bonds	750 00	600 00
Iowa Falls and Sioux city bonds	2,000 00	2,170 00
Union Pacific first mortgage bonds	9,000 00	10,282 50
Union Pacific land grant bonds	5,000 00	5,712 50
Union Pacific sinking fund bonds	1,000 00	1,200 00
Chicago and Eastern Illinois Railroad bonds	1,800 00	1,882 50
Old Colony Railroad bonds	5,000 00	5,700 00
40 shares First National Bank, Yarmouth	4,000 00	5,080 00
20 " State National Bank, Boston	2,000 00	2,420 00
25 " Tremont National Bank, Boston	2,500 00	3,025 00
15 " National Bank Redemption, Boston	1,500 00	2,122 50
4 " Massachusetts Nat'l Bank, Boston	1,000 00	1,177 50
8 " Shawmut National Bank, Boston	800 00	964 00
5 " National Bank Republic, Boston	500 00	640 00
10 " Falmouth National Bank, Falmouth,	1,000 00	1,250 00
22 " Merchandise Nat'l Bank, Boston	2,200 00	2,420 00
10 " Union Pacific Railroad	1,000 00	1,125 00
63 " Old Colony Railroad	6,300 00	7,938 00
Personal loans		6,076 20
		74,750 70

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
3 shares Mashpee Manufacturing Co.	$495 00	$450 00

Summary of Assets Dec. 31, 1880.

Stocks, bonds, etc., as per schedule	$74,750 70	
Loans on collateral security as per schedule	450 00	
Cash in the office of the company	121 46	
deposited in various banks	1,670 00	
Interest due and accrued	769 71	
Office furniture, etc. $250 00		
Gross assets		$77,761 87

Liabilities.

Claimed and reported losses not adjusted	$1,800 00	
Unearned premiums on outstanding risks	38,500 96	
State and local taxes due or accrued	30 00	
Gross liabilities		40,330 96
Surplus		$37,430 91

Income.

Net cash premiums received		$17,076 66
Received for interest on mortgages		9 10
for interest from all other sources		3,624 02
Deposit notes received during the year	$32,709 12	
Gross cash income		$20,709 78

Expenditures.

Paid for losses during the year	$3,568 41
for salaries and fees of officers and employés	2,054 50
for state and local taxes	155 75
for profits or surplus on terminated policies	11,158 63
for rents	100 00
for incidental expenses	540 86
Gross cash expenditures	$17,578 15

Miscellaneous.

Risks outstanding Dec. 31, 1879	$5,190,426 00	
written during 1880	1,004,070 00	
Total		$6,194,496 00
terminated during 1880		1,012,135 00
Net amount in force Dec. 31, 1880		$5,182,361 00
Deposit notes received on outstanding risks		154,003 82
Losses incurred during the year		3,043 41

Percentage of profits or surplus returned during 1880, 80 per cent.
Average rate to date, 80 per cent.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JABEZ L. PECK, *President.* JOHN M. STEVENSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$3,000 00	$3,045 00
Western Union Telegraph Company bonds	4,000 00	4,600 00
Boston and Albany Railroad bonds	6,000 00	7,320 00
15 shares Boston and Albany Railroad	1,500 00	2,400 00
110 " N. Y. Central and Hudson R. R.R.	11,000 00	16,280 00
100 " Adams Express Company	10,000 00	11,800 00
29 " Pittsfield National Bank	2,900 00	4,060 00
15 " First National Bank, Adams	1,500 00	1,875 00
Personal loans secured		9,500 00
		$60,880 00

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks, bonds, etc., as per schedule	$60,880 00	
Cash in the office of the company	579 09	
deposited in the Pittsfield Nat'l Bank	823 23	
Premiums in course of collection (net)	640 92	
Interest due and accrued	448 67	
Gross assets		$63,371 91

LIABILITIES.

Claimed and reported losses not adjusted	$400 00	
Unearned premiums on outstanding risks	30,998 14	
Dividends of profits due on terminated policies,	150 00	
State and local taxes due or accrued	29 22	
Gross liabilities		31,577 36
Surplus		$31,794 55

INCOME.

Gross cash premiums received during the year,	$14,875 56	
Deduct return premiums	1,472 78	
Net cash premiums received		$13,402 78
Received for interest from all sources		4,269 42
Deposit notes received during the year	$44,626 68	
Gross cash income		$17,672 20

EXPENDITURES.

Paid for losses during the year	$7,718 44
for brokerage and commissions	1,402 62
for salaries and fees of officers and employés	1,609 62
for state and local taxes	124 76
for profits or surplus on terminated policies	4,763 66
for incidental expenses	910 11
Gross cash expenditures	$16,529 21

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$5,154,343 00	
written during 1880	1,108,999 00	
Total		$6,263,342 00
terminated during 1880		1,361,241 00
Net amount in force Dec. 31, 1880		$4,902,101 00
Deposit notes received on outstanding risks		164,567 10
Losses incurred during the year		4,736 94

Percentage of profits or surplus returned during 1880, 36 per cent.
Average rate to date, 50 per cent.

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business Oct. 14, 1850.]

EDWARD ATKINSON, *President.* WILLIAM B. WHITING, *Secretary.*

Office, 131 Devonshire Street.

DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds	$260,000 00	$292,275 00
Phila., Wilmington, and Baltimore R.R. b'ds,	40,000 00	42,000 00
	$300,000 00	$334,275 00

SUMMARY OF ASSETS DEC. 31, 1880.

Bonds as per schedule	$334,275 00	
Cash in the office of the company	2,698 45	
deposited in the various banks	84,653 03	
Premiums in course of collection (net)	383 01	
Interest due and accrued	1,966 66	
Gross assets		$423,976 15

LIABILITIES.

Adjusted losses and claims due and unpaid	$1,590 52	
Claimed and reported losses not adjusted	65,175 12	
Unearned premiums on outstanding risks	214,054 33	
State and local taxes due or accrued	824 24	
Gross liabilities		281,644 21
Surplus		$142,331 94

INCOME.

Gross cash premiums received during the year,	$451,844 90	
Deduct return premiums	16,941 43	
Net cash premiums received		$434,903 47
Received for interest from all sources		17,003 05
from inspections		9,636 25
Deposit notes received during the year	$2,259,224 50	
Gross cash income		$461,542 77

EXPENDITURES.

Paid for losses during the year	$137,308 36
for salaries and fees of officers and employés	31,909 67
for state and local taxes	4,881 11
for profits or surplus on terminated policies	305,423 31
for rents	2,350 00
for incidental expenses	12,562 00
Gross cash expenditures	$494,434 45

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$43,656,290 00	
written during 1880	53,557,410 00	
Total		$97,213,700 00
terminated during 1880		47,018,680 00
Net amount in force Dec. 31, 1880		$50,195,020 00
Deposit notes received on outstanding risks		2,140,543 35
Losses incurred during the year		204,074 00

Percentage of profits or surplus returned during 1880, $81\frac{79}{100}$ per cent.
Average rate to date, $67\frac{91}{100}$ per cent.

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated Feb. 29, 1829. Commenced business July 4, 1829.]

JONATHAN BOURNE, *President pro tem.* GEORGE N. ALDEN, *Secretary.*

[NOTE. — Policies are all issued for seven years. The premium is secured by notes assessable as required, and five per cent on the notes is received in cash when the policy is issued.]

SUMMARY OF ASSETS DEC. 31, 1880.

Cash in the office of the company	$367 89	
deposited in the Mechanics' Nat'l Bank,	139 94	
Premiums in course of collection (net)	256 08	
Gross assets		$763 91

LIABILITIES.

State and local taxes due or accrued	$10 40	
Gross liabilities		$10 40

INCOME.

Gross cash premiums received during the year,	$4,305 25	
Deduct return premiums	110 25	
Net cash premiums received		$4,195 00
Received from assessments on deposit notes		235 36
Deposit notes received during the year	$85,962 00	
Gross cash income		$4,430 36

Expenditures.

Paid for losses during the year	$2,278 84
for brokerage and commissions	184 97
for salaries and fees of officers and employés	1,856 07
for interest on borrowed money	14 75
for state and local taxes	41 24
for incidental expenses	187 85
Gross cash expenditures	$4,563 72

Miscellaneous.

Risks outstanding Dec. 31, 1879	$4,825,150 00	
written during 1880	672,950 00	
Total		$5,498,100 00
terminated during 1880		961,800 00
Net amount in force Dec. 31, 1880		$4,536,300 00
Deposit notes received on outstanding risks		578,929 00
Losses incurred during the year		2,253 25

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 13, 1833. Commenced business Jan. 1, 1834.]

Josiah W. Cook, *President.* Alfred L. Barbour, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
5 shares Cambridgeport National Bank	$500 00	$750 00
1 share Framingham National Bank	100 00	145 00
15 shares National City Bank, Cambridge	1,500 00	2,250 00
10 " First Ward Nat'l Bank, Boston	1,000 00	1,000 00
Cambridge city bonds	10,900 00	12,208 00
Bath (Me.) city bonds	5,000 00	5,150 00
Portland (Me.) city bonds	10,000 00	10,900 00
Cincinnati (O.) city bonds	6,000 00	7,200 00
Bangor (Me.) city bonds	3,000 00	3,345 00
Belfast (Me.) city bonds	2,000 00	2,040 00
Rockland (Me.) city bonds	3,000 00	3,090 00
Marion county (Ind.) bonds	1,000 00	1,050 00
Eastern Railroad bonds	1,500 00	1,500 00
Personal loans secured		6,350 00
		$56,978 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$7,500 00	
Loans on mortgage of real estate (first liens)	36,533 00	
Stocks, bonds, etc., as per schedule	56,978 00	
Cash in the office of the company	1,490 86	
deposited in various banks	9,060 99	
Premiums in course of collection (net)	1,403 72	
Interest due and accrued	1,976 35	
Office furniture, safe, etc. $2,000 00		
Gross assets		$114,942 92

Liabilities.

Claims for losses disputed or resisted	$500 00	
Unearned premiums on outstanding risks	38,658 46	
Dividends of profits due on terminated policies,	232 74	
Gross liabilities		39,391 20
Surplus		$75,551 72

Income.

Gross cash premiums received during the year,	$21,081 23	
Deduct return premiums	585 91	
Net cash premiums received		$20,495 32
Received for interest on mortgages		2,038 38
for interest from all other sources		3,161 00
for rents		464 00
Deposit notes received during the year	$42,095 56	
Gross cash income		$26,158 70

Expenditures.

Paid for losses during the year	$1,828 76
for brokerage and commissions	1,847 75
for salaries and fees of officers and employés	3,730 00
for state and local taxes	314 22
for profits or surplus on terminated policies	9,358 33
for rents	550 00
for incidental expenses	893 62
Gross cash expenditures	$18,522 68

Miscellaneous.

Risks outstanding Dec. 31, 1879	$5,116,181 00	
written during 1880	1,606,610 00	
Total		$6,722,791 00
terminated during 1880		1,500,742 00
Net amount in force Dec. 31, 1880		$5,222,049 00
Deposit notes received on outstanding risks		140,082 56
Losses incurred during the year		2,328 76

Percentage of profits or surplus returned during 1880, 40 and 50 per cent.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 7, 1846. Commenced business Oct. 5, 1846.]

HENRY C. BIGELOW, *President.* JOSEPH W. PEABODY, *Secretary.*

Office, 8 Exchange Place.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
30 shares Hide and Leather National Bank	$3,000 00	$3,525 00
United States bonds	18,000 00	18,270 00
Personal loans secured		19,396 02
		$41,191 02

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$68,775 00	
Loans on mortgage of real estate (first liens)	81,508 00	
Stocks, bonds, etc., as per schedule	41,191 02	
Cash in the office of the company	267 43	
deposited in various banks	31,104 11	
Premiums in course of collection (net)	4,234 05	
Interest due and accrued	3,188 79	
Gross assets		$230,268 40

LIABILITIES.

Losses and claims unpaid (since paid)	$700 00	
Unearned premiums on outstanding risks	144,318 69	
Gross liabilities		145,018 69
Surplus		$85,249 71

INCOME.

Gross cash premiums received during the year,	$61,783 99	
Deduct return premiums	2,638 71	
Net cash premiums received		$59,145 28
Received for interest on mortgages		4,944 11
for interest from all other sources		5,583 29
for rents		3,334 29
Deposit notes received during the year	$121,915 84	
Gross cash income		$73,006 97

EXPENDITURES.

Paid for losses during the year	$13,636 18
for brokerage and commissions	8,766 63
for salaries and fees of officers and employés	6,279 09
for interest on borrowed money	5 33
for state and local taxes	1,602 86
for profits or surplus on terminated policies	29,112 88
for rents	1,622 67
for repairs on real estate	2,535 74
for incidental expenses	1,990 75
Gross cash expenditures	$65,552 13

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$20,423,823 00	
written during 1880	4,594,353 00	
Total		$25,018,176 00
terminated during 1880		4,713,675 00
Net amount in force Dec. 31, 1880		$20,304,501 00
Deposit notes received on outstanding risks		466,652 33
Losses incurred during the year		14,277 48

Percentage of profits or surplus returned during 1880, 40, 50, and 70 per cent.

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March, 1845. Commenced business March, 1846.]

MARTIN LINCOLN, *President.* J. Q. A. LOTHROP, *Secretary.*

DETAILED STATEMENT OF STOCKS.

	Par value.	Market value.
3 shares Merchants' National Bank, Boston	$300 00	$427 50
9 " City National Bank, Boston	900 00	1,080 00
Cohasset town note		500 00
		$2,007 50

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks as per schedule	$2,007 50	
Cash in the office of the company	196 57	
deposited in savings banks	1,894 24	
Premiums in course of collection (net)	30 80	
Interest accrued	33 25	
Office furniture and safe	$130 00	
Gross assets		$4,162 36

LIABILITIES.

Losses and claims adjusted, but not due	$350 00	
Unearned premiums on outstanding risks	3,040 48	
Gross liabilities		3,390 48
Surplus		$771 88

INCOME.

Net cash premiums received		$806 70
Received for interest from all sources		156 95
Deposit notes received during the year	$3,057 36	
Gross cash income		$963 65

Expenditures.

Paid for brokerage and commissions	$64 81
for salaries and fees of officers and employés	291 25
for state and local taxes	7 33
for profits or surplus on terminated policies	314 04
for rents	40 00
for incidental expenses	25 50
Gross cash expenditures	$742 93

Miscellaneous.

Risks outstanding Dec. 31, 1879	$372,402 00	
written during 1880	49,980 00	
Total		$422,382 00
terminated during 1880		50,937 00
Net amount in force Dec. 31, 1880		$371,445 00
Deposit notes received on outstanding risks		25,197 80
Losses incurred during the year		350 00

Percentage of profits or surplus returned during 1880, 10, 20, and 40 per cent.

Average rate to date, 60 per cent.

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY OF NEW ENGLAND, BOSTON.

[Incorporated Oct. 19, 1875. Commenced business Oct. 20, 1875.]

William C. Plunkett, *President.* B. F. Taft, *Secretary.*

Office, No. 131 Devonshire Street.

Detailed Statement of Bonds.

	Par value.	Market value.
Fitchburg Railroad bonds, 5s	$10,000 00	$10,683 34
District of Columbia bonds	4,350 00	4,395 24
Boston city bonds	2,000 00	2,140 00
	$16,350 00	$17,218 58

Summary of Assets Dec. 31, 1880.

Bonds as per schedule	$17,218 58	
Cash in the office of the company	714 19	
deposited in national banks	4,640 42	
Premiums in course of collection (net)	1,179 84	
Gross assets		$23,753 03

Liabilities.

Adjusted losses and claims due and unpaid	$23 36	
Unearned premiums on outstanding risks	13,505 01	
State and local taxes due or accrued	74 75	
Gross liabilities		13,603 12
Surplus		$10,149 91

INCOME.

Gross cash premiums received during the year,	$27,010 02	
Deduct return premiums	1,356 74	
Net cash premiums received		$25,653 28
Received for interest from all other sources		1,203 75
for rents		200 00
Deposit notes received during the year	$128,266 40	
Gross cash income		$27,057 03

EXPENDITURES.

Paid for losses during the year	$5,899 89
for salaries and fees of officers and employés	3,682 80
for state and local taxes	179 38
for profits or surplus on terminated policies	6,678 32
for rents	800 00
for incidental expenses	1,728 45
Gross cash expenditures	$18,968 84

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$2,006,236 00	
written during 1880	2,531,579 00	
Total		$4,537,815 00
terminated during 1880		1,823,067 00
Net amount in force Dec. 31, 1880		$2,714,748 00
Deposit notes received on outstanding risks		138,241 30
Losses incurred during the year		5,923 25

Percentage of profits or surplus returned during 1880, $34\frac{58}{100}$ per cent.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

GEORGE B. FAUNCE, *President.* ELIJAH HOWE, Jun., *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
United States bonds	$6,000 00	$6,720 00
Chicago city sewerage bonds	2,000 00	2,360 00
Cincinnati city bonds	6,000 00	7,680 00
New England mortgage security bonds	6,000 00	6,540 00
Philadelphia and Reading Railroad bonds	5,000 00	6,250 00
Marquette and Ontonagon Railroad bonds	8,000 00	9,440 00
Old Colony Railroad bonds	2,000 00	2,280 00
Union Pacific Railroad bonds	5,000 00	5,250 00
12 shares Dedham National Bank	1,200 00	1,440 00
	$41,200 00	$47,960 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens)	$17,900 00	
Stocks and bonds as per schedule	47,960 00	
Cash in the office of the company	851 26	
deposited in the Dedham Nat'l Bank	3,702 61	
Premiums in course of collection (net)	990 08	
Interest due and accrued	1,194 61	
Gross assets		$72,598 56

Liabilities.

Losses and claims adjusted, but not due	$873 40	
Unearned premiums on outstanding risks	11,649 70	
Return premiums on cancelled policies	75 30	
Dividends of profits due on terminated policies,	1,904 56	
Salaries accrued	250 00	
Gross liabilities		14,752 96
Surplus		$57,845 60

Income.

Net cash premiums received		$7,696 60
Received for interest on mortgages		1,013 50
for interest from all other sources		2,553 23
Deposit notes received during the year	$15,546 52	
Gross cash income		$11,263 33

Expenditures.

Paid for losses during the year	$1,396 75
for brokerage and commissions	1,144 24
for salaries and fees of officers and employés	1,315 25
for state and local taxes	108 58
for profits or surplus on terminated policies	2,740 44
for rents	100 00
for incidental expenses	223 27
Gross cash expenditures	$7,028 53

Miscellaneous.

Risks outstanding Dec. 31, 1879	$1,324,190 74	
written during 1880	512,000 00	
Total		$1,836,190 74
terminated during 1880		447,781 34
Net amount in force Dec. 31, 1880		$1,388,409 40
Deposit notes received on outstanding risks		46,416 46
Losses incurred during the year		2,270 15

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July 2, 1856.]

EDMUND J. BAKER, *President.* WILLIAM F. TEMPLE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$25,000 00	$27,975 00
Old Colony Railroad bonds	6,000 00	6,870 00
Boston and Lowell Railroad bonds	5,000 00	5,600 00
Boston city bonds	5,000 00	5,200 00
50 shares Blue Hill National Bank	5,000 00	5,250 00
20 " Howard National Bank	2,000 00	2,400 00
20 " Continental National Bank	2,000 00	2,360 00
12 " Hide and Leather National Bank	1,200 00	1,404 00
10 " New England National Bank	1,000 00	1,500 00
30 " Columbian National Bank	3,000 00	4,470 00
213 " Boston and Albany Railroad	21,300 00	35,145 00
140 " Old Colony Railroad	14,000 00	17,920 00
Foxborough town loan	–	6,000 00
		$122,094 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$21,000 00	
Loans on mortgage of real estate (first liens)	21,000 00	
Stocks, bonds, etc., as per schedule	122,094 00	
Cash deposited in the Eliot National Bank	2,230 04	
deposited in the New England Trust Co.	13,151 80	
Premiums in course of collection (net)	6,882 00	
Interest due and accrued	3,434 34	
Office furniture	$1,000 00	
Gross assets		$189,792 18

LIABILITIES.

Losses and claims adjusted, but not due	$3,050 00	
Claimed and reported losses not adjusted	2,320 00	
Unearned premiums on outstanding risks	81,343 41	
Gross liabilities		86,713 41
Surplus		$103,078 77

INCOME.

Gross cash premiums received during the year,	$41,885 08	
Deduct return premiums	923 14	
Net cash premiums received		$40,961 94
Received for interest on mortgages		1,257 33
for interest from all other sources		5,894 62
for rents		875 00
Deposit notes received during the year	$82,952 16	
Gross cash income		$48,988 89

EXPENDITURES.

Paid for losses during the year	$15,809 22
for brokerage and commissions	6,655 41
for salaries and fees of officers and employés	5,357 92
for state and local taxes	700 72
for profits or surplus on terminated policies	14,805 28
for rents	300 00
for incidental expenses	518 46
Gross cash expenditures	$44,147 01

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$10,339,934 00	
written during 1880	2,850,793 00	
Total		$13,190,727 00
terminated during 1880		3,273,197 00
Net amount in force Dec. 31, 1880		$9,917,530 00
Deposit notes received on outstanding risks		281,789 45
Losses incurred during the year		14,803 78

Percentage of profits or surplus returned during 1880, 15, 25, and 40 per cent.

Average rate to date, 35 per cent.

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated 1829. Commenced business 1829.]

STEPHEN B. IVES, *President.* CHARLES S. NICHOLS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 registered bonds, 1881	$500 00	$507 50
Oregon war loan	1,000 00	1,040 00
Springfield city bonds, 7s	1,000 00	1,300 00
Cleveland city bonds, 7s	1,000 00	1,150 00
Cleveland city bonds, 6s	1,000 00	1,130 00
Toledo city bonds, 8s	1,000 00	1,140 00
Toledo city bonds, 7s	1,000 00	1,050 00
Chicago city bonds, 7s	2,000 00	2,400 00
Cincinnati city bonds, $7\frac{3}{10}$s	1,000 00	1,250 00
Cincinnati city bonds, 6s	1,000 00	1,120 00
Newburyport city bonds, 6s	1,000 00	1,130 00
Portland city bonds, 6s	1,000 00	1,060 00
Hartford city bonds, 6s	1,000 00	1,000 00
Brooklyn city bonds, 6s	1,000 00	1,150 00
St. Louis county bonds, 6s	1,000 00	1,100 00
Louisville city bonds, 6s	1,000 00	1,000 00
Fall River city bonds, 6s	1,000 00	1,200 00

	Par value.	Market value.
St. Louis city bonds, 6s	$1,000 00	$1,120 00
Concord city bonds, 6s	1,000 00	1,130 00
Medford town bonds, 6s	1,000 00	1,100 00
14 shares Salem National Bank	1,400 00	1,610 00
11 " Asiatic National Bank	330 00	484 00
15 " Cambridge Horse Railroad	1,500 00	1,830 00
Old Colony Railroad bonds, 7s	1,000 00	1,250 00
Old Colony Railroad bonds, 6s	1,000 00	1,150 00
Michigan Central Railroad bonds, 8s	1,000 00	1,140 00
Essex Railroad bonds, 6s	1,500 00	1,575 00
Eastern Railroad bonds	2,000 00	2,080 00
Chicago, Burlington, and Quincy R.R. bonds,	1,000 00	1,200 00
Boston and Lowell Railroad bonds	1,000 00	1,140 00
20 shares Salem Gas-Light Company	2,000 00	2,100 00
16 " Lynn Gas-Light Company	1,600 00	1,088 00
	$35,830 00	$39,724 50

Summary of Assets Dec. 31, 1880.

Stocks and bonds as per schedule	$39,724 50	
Cash in the office of the company	203 67	
Premiums in course of collection (net)	64 00	
Interest due and accrued	649 00	
Gross assets		$40,641 17

Liabilities.

Unearned premiums on outstanding risks	$8,697 01	
Dividends of profits due on terminated policies,	198 43	
State and local taxes due or accrued	1 82	
Salaries and incidental expenses	229 62	
Gross liabilities		9,126 88
Surplus		$31,514 29

Income.

Gross cash premiums received during the year,	$1,582 20	
Deduct return premiums	77 99	
Net cash premiums received		$1,504 21
Received for interest from all sources		2,181 20
Deposit notes received during the year	$4,711 50	
Gross cash income		$3,685 41

Expenditures.

Paid for losses during the year	$101 53
for salaries and fees of officers and employés	862 95
for state and local taxes	18 84
for profits or surplus on terminated policies	1,814 72
for incidental expenses	35 20
Gross cash expenditures	$2,833 24

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$861,700 00	
written during 1880	87,200 00	
Total		$948,900 00
terminated during 1880		106,400 00
Net amount in force Dec. 31, 1880		$842,500 00
Deposit notes received on outstanding risks		52,182 06
Losses incurred during the year		101 53

Percentage of profits or surplus returned during 1880, 75 per cent.
Average rate to date, 60 per cent.

FALL RIVER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, FALL RIVER.

[Incorporated Feb. 17, 1870. Commenced business May 1, 1870.]

STEPHEN DAVOL, *President.* ISAAC B. CHACE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds	$10,000 00	$11,800 00
Fall River city bonds	6,000 00	6,600 00
Worcester city bonds	1,000 00	1,100 00
Lawrence city bonds	5,000 00	5,500 00
Boston city bonds	5,000 00	5,750 00
Taunton city bonds	10,000 00	10,800 00
United States bonds	30,000 00	33,000 00
Corporation notes	–	18,000 00
		$92,550 00

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks, bonds, etc., as per schedule	$92,550 00	
Cash in the office of the company	595 27	
deposited in B. M. C. Durfee & Co.'s B'k,	3,934 40	
deposited in the Fall River Savings B'k,	5,530 87	
Premiums in course of collection (net)	1,029 14	
Interest due and accrued	1,232 40	
Office furniture $500 00		
Gross assets		$104,872 08

LIABILITIES.

Claimed and reported losses not adjusted	$22,080 00	
Unearned premiums on outstanding risks	48,207 55	
State and local taxes due or accrued	204 08	
Rents, salaries, and incidental expenses	333 33	
Gross liabilities		70,824 96
Surplus		$34,047 12

INCOME.

Gross cash premiums received during the year,	$104,742 88	
Deduct return premiums	5,810 04	
Net cash premiums received		$98,932 84
Received for interest from all other sources		4,331 90
Deposit notes received during the year	$523,714 40	
Gross cash income		$103,264 74

EXPENDITURES.

Paid for losses during the year	$31,170 43
for salaries and fees of officers and employés	4,059 96
for state and local taxes	933 89
for profits or surplus on terminated policies	67,179 01
for rents	276 00
for incidental expenses	736 15
Gross cash expenditures	$104,355 44

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$8,791,444 19	
written during 1880	10,960,824 16	
Total		$19,752.268 35
terminated during 1880		9,612,493 58
Net amount in force Dec. 31, 1880		$10,139,774 77
Deposit notes received on outstanding risks		482,075 45
Losses incurred during the year		53,250 43

Percentage of profits or surplus returned during 1880, 79+ per cent.
Average rate to date, 50+ per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (FIRST CLASS.)

[Incorporated March 23, 1847. Commenced business Sept. 1, 1847.]

L. H. BRADFORD, *President.* E. P. DOWNE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Agricultural Branch Railroad bonds	$3,000 00	$3,000 00
Boston city bonds	17,000 00	17,000 00
50 shares Boston, Clinton, and Fitchb'g R.R.	5,000 00	5,000 00
8 " Lancaster National Bank	1,000 00	1,000 00
United States bonds	1,000 00	1,000 00
10 shares Safety Fund National Bank	1,000 00	1,000 00
	$28,000 00	$28,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Safety Fund National Bank	$5,000 00	$5,000 00
Personal loans	–	15,600 00
		$20,600 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$21,225 00	
Loans on mortgage of real estate (first liens)	62,072 74	
Stocks and bonds as per schedule	28,000 00	
Loans on collateral security as per schedule	20,600 00	
Cash deposited in the Worcester North Savings Institution	1,000,00	
Premiums in course of collection (net)	208 04	
Interest due and accrued	3,075 43	
Gross assets		$136,181 21

Liabilities.

Claimed and reported losses not adjusted	$800 00	
Unearned premiums on outstanding risks	97,523 36	
Dividends of profits due on terminated policies,	1,311 05	
State and local taxes due or accrued	150 00	
Rents, salaries, and incidental expenses	238 34	
Gross liabilities		100,022 75
Surplus		$36,158 46

Income.

Net cash premiums received		$49,752 36
Received for interest from all sources		8,171 52
Deposit notes received during the year	$49,534 68	
Gross cash income		$57,923 88

Expenditures.

Paid for losses during the year	$20,272 31
for brokerage and commissions	6,000 15
for salaries and fees of officers and employés	2,700 00
for state and local taxes	467 98
for profits or surplus on terminated policies	26,487 90
for rents	450 00
for incidental expenses	1,171 47
Gross cash expenditures	$57,549 81

Miscellaneous.

Risks outstanding Dec. 31, 1879	$13,512,649 00	
written during 1880	3,459,794 00	
Total		$16,972,443 00
terminated during 1880		3,756,593 00
Net amount in force Dec. 31, 1880		$13,215,850 00
Deposit notes received on outstanding risks		195,046 72
Losses incurred during the year		16,681 26

Percentage of profits or surplus returned during 1880, 25 and 50 per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (Second Class.)

Detailed Statement of Stocks and Bonds.

	Par value.	Market value.
Agricultural Branch Railroad bonds	$3,000 00	$3,000 00
50 shares Boston, Clinton, Fitchburg, and New Bedford Railroad	5,000 00	5,000 00
	$8,000 00	$8,000 00

Securities held as collateral for cash loans: —

	Loaned thereon.
2 shares Putnam Machine Company	$1,400 00
80 " Wakefield Rattan Company	6,400 00
40 " Simonds Manufacturing Company	2,500 00
60 " Fitchburg Gas Company	5,000 00
Personal loans	19,780 00
	$35,080 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$11,795 00	
Loans on mortgage of real estate (first liens)	37,255 59	
Stocks and bonds as per schedule	8,000 00	
Loans on collateral security as per schedule	35,080 00	
Cash in the office of the company	13 71	
deposited in the Fitchburg Nat'l Bank	2,539 66	
deposited in the Wachusett Nat'l Bank	143 47	
Premiums in course of collection (net)	3,773 70	
Interest due and accrued	1,589 79	
Gross assets		$100,190 92

Liabilities.

Losses and claims adjusted, but not due	$950 00	
Unearned premiums on outstanding risks	11,758 05	
Dividends of profits due on terminated policies,	300 00	
State and local taxes due or accrued	64 55	
Rent, salaries, and incidental expenses	67 25	
Gross liabilities		13,139 85
Surplus		$87,051 07

Income.

Net cash premiums received		$20,489 19
Received for interest from all sources and rents		5,461 60
Deposit notes received during the year	$20,476 69	
Gross cash income		$25,950 79

Expenditures.

Paid for losses during the year	$11,995 57
for brokerage and commissions	2,689 88

Paid for salaries and fees of officers and employés		$1,300 00
for state and local taxes		177 31
for profits or surplus on terminated policies		3,321 63
for rents		150 00
for incidental expenses		620 32
Gross cash expenditures		$20,254 71

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$1,123,173 00	
written during 1880	1,310,647 00	
Total		$2,433,820 00
terminated during 1880		944,325 00
Net amount in force Dec. 31, 1880		$1,489,495 00
Deposit notes received on outstanding risks		23,516 10
Losses incurred during the year		12,945 57

Percentage of profits or surplus returned during 1880, 20 per cent.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated Feb. 11, 1828. Commenced business Sept. 12, 1829.]

WILLIAM KEITH, *President.* GORHAM D. WILLIAMS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$10,500 00	$10,500 00
50 shares Greenfield Gas-Light Company	2,500 00	2,050 00
17 " Shelburne Falls National Bank	1,700 00	2,040 00
Personal loans	–	339 27
		$14,929 27

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$600 00	
Stocks, bonds, etc., as per schedule	14,929 27	
Cash deposited in various banks	5,294 80	
Premiums in course of collection (net)	1,379 32	
Interest accrued	197 72	
Office furniture and safe	$500 00	
Gross assets		$22,401 11

LIABILITIES.

Claimed and reported losses not adjusted	$65 00	
Unearned premiums on outstanding risks	16,732 90	
Dividends of profits due on terminated policies,	546 73	
State and local taxes due or accrued	13 89	
Gross liabilities		17,358 52
Surplus		$5,042 59

INCOME.

Gross cash premiums received during the year,	$7,015 50	
Deduct return premiums	637 62	
Net cash premiums received		$6,377 88
Received for interest on mortgages		10 00
for interest from all other sources		815 00
Deposit notes received during the year	$21,046 50	
Gross cash income		$7,202 88

EXPENDITURES.

Paid for losses during the year	$3,115 06
for brokerage and commissions	663 62
for salaries and fees of officers and employés	976 00
for state and local taxes	57 00
for profits or surplus on terminated policies	2,138 11
for rents	150 00
for incidental expenses	157 76
Gross cash expenditures	$7,257 55

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$3,312,550 00	
written during 1880	527,241 00	
Total		$3,839,791 00
terminated during 1880		1,138,956 00
Net amount in force Dec. 31, 1880		$2,700,835 00
Deposit notes received on outstanding risks		62,432 12
Losses incurred during the year		1,226 18

Percentage of profits or surplus returned during 1880, 10 to 25 per cent.

GRANBY MUTUAL FIRE INSURANCE COMPANY, GRANBY.

[Incorporated Aug. 31, 1877. Commenced business Aug. 31, 1877.]

S. M. COOK, *President.* CHARLES E. HUNT, *Secretary.*

[NOTE. — Insures property in the town of Granby only.]

SUMMARY OF ASSETS DEC. 31, 1880.

Cash in the office of the company	$22 76	
deposited in the Holyoke Savings Bank	729 53	
Gross assets		$752 29

INCOME.

Net cash premiums received		$91 57
Received for interest from all sources		30 35
Deposit notes received during the year	$752 16	
Gross cash income		$121 92

EXPENDITURES.

Paid for salaries and fees of officers and employés		$15 00
for state and local taxes		91
for incidental expenses		86
Gross cash expenditures		$16 77

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$96,605 00	
written during 1880	16,715 00	
Total		$113,320 00
terminated during 1880		28,100 00
Net amount in force Dec. 31, 1880		$85,220 00
Deposit notes received on outstanding risks		3,737 87

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

MOSES FOSTER, *President.* NATHANIEL H. GRIFFITH, *Secretary.*

[NOTE. — This company charges no cash premium, but relies upon assessments upon deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS DEC. 31, 1880.

Cash in the office of the company	$61 96	
Gross assets		$61 96

LIABILITIES.

Owing for borrowed money secured by treasurer's note	$1,375 00	
Gross liabilities		$1,375 00

INCOME.

Received from assessments on deposit notes		$420 85
from policy fees		297 50
from borrowed money	$450 00	
Deposit notes received during the year	24,160 25	
Gross cash income		$718 35

EXPENDITURES.

Paid for losses during the year	$396 00
for salaries and fees of officers and employés	596 85
interest on borrowed money	89 83
for state and local taxes	4 13

Paid for rents	$25 00
for incidental expenses	35 74
Gross cash expenditures	$1,147 55

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$1,341,154 00	
written during 1880	415,284 00	
Total		$1,756,438 00
terminated during 1880		388,289 00
Net amount in force Dec. 31, 1880		$1,368,149 00
Deposit notes received on outstanding risks		76,797 58
Losses incurred during the year		396 00

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

GEORGE W. HUBBARD, *President.* OLIVER WALKER, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
53 shares Connecticut River Railroad	$5,300 00	$8,000 00
20 " Northampton National Bank	2,000 00	2,330 00
United States bonds	21,000 00	21,152 50
	$28,300 00	$31,482 50

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$9,600 00	
Stocks and bonds as per schedule	31,482 50	
Cash in the office of the company	369 65	
deposited in the Northampton Nat'l B'k,	9,066 88	
Interest accrued	869 25	
Office furniture, etc. $500 00		
Gross assets		$51,388 28

LIABILITIES.

Unearned premiums on outstanding risks	$21,861 23	
Dividends of profits due on terminated policies,	187 58	
State and local taxes due or accrued	14 00	
Gross liabilities		22,062 81
Surplus		$29,325 47

INCOME.

Gross cash premiums received during the year,	$9,337 61	
Deduct return premiums	260 88	
Net cash premiums received		$9,076 73

Received for interest on mortgages		$1,121 66
for interest from all other sources		1,674 00
Deposit notes received during the year	$28,012 83	
Gross cash income		$11,872 39

EXPENDITURES.

Paid for losses during the year	$3,941 02
for brokerage and commissions	650 22
for salaries and fees of officers and employés	1,450 00
for state and local taxes	93 03
for profits or surplus on terminated policies	3,579 02
for rents	150 00
for incidental expenses	300 06
Gross cash expenditures	$10,163 35

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$3,190,669 00	
written during 1880	743,430 00	
Total		$3,934,099 00
terminated during 1880		672,545 00
Net amount in force Dec. 31, 1880		$3,261,554 00
Deposit notes received on outstanding risks		119,904 38
Losses incurred during the year		3,941 02

Percentage of profits or surplus returned during 1880, 40 per cent.
Average rate to date, 40 per cent.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]

AMOS BATES, *President.* HENRY W. CUSHING, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$18,500 00	$19,838 12
Rhode Island state bonds, 6s	3,000 00	3,570 00
Maine state bonds, 6s	11,000 00	12,815 00
Portland city bonds, 6s	3,000 00	3,420 00
Plymouth water scrip	4,000 00	4,000 00
Hull town note	3,500 00	3,500 00
57 shares Hingham National Bank	3,990 00	3,990 00
60 " Old Colony National Bank	6,000 00	7,800 00
15 " Abington National Bank	1,500 00	1,905 00
10 " Globe National Bank	1,000 00	1,100 00
19 " Hamilton National Bank	1,900 00	2,318 00
29 " Eagle National Bank	2,900 00	3,414 75

	Par value.	Market value.
12 shares Union National Bank	$1,200 00	$1,780 50
34 " State National Bank	3,400 00	4,122 50
26 " North America National Bank	2,600 00	2,918 50
11 " Commerce National Bank	1,100 00	1,343 37
45 " Webster National Bank	4,500 00	5,045 62
92 " Old Colony Railroad	9,200 00	11,684 00
76 " Boston and Albany Railroad	7,600 00	12,464 00
Boston and Albany Railroad bonds, 7s	5,000 00	6,293 75
Boston and Lowell Railroad bonds, 7s	10,000 00	11,875 00
Boston and Maine Railroad bonds, 7s	10,000 00	12,500 00
Eastern Railroad bonds	5,000 00	5,237 50
Hingham Water Company	5,000 00	5,000 00
	$124,890 00	$147,935 61

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$4,000 00	
Loans on mortgage of real estate (first liens)	144,700 00	
Stocks, bonds, etc., as per schedule	147,935 61	
Cash in the office of the company	78 95	
deposited in various banks	24,079 66	
Premiums in course of collection (net)	2,102 19	
Interest due and accrued	8,170 75	
Gross assets		$331,067 16

Liabilities.

Adjusted losses and claims due and unpaid	$1,309 76	
Losses and claims adjusted, but not due	555 00	
Claimed and reported losses not adjusted	3,628 00	
Unearned premiums on outstanding risks	184,898 16	
State and local taxes due or accrued	101 19	
Salaries accrued	118 00	
Gross liabilities		190,610 11
Surplus		$140,457 05

Income.

Net cash premiums received		$69,705 45
Received for interest on mortgages		8,303 14
for interest from all other sources		8,135 75
for rents		75 00
from all other sources		534 02
Deposit notes received during the year	$137,969 06	
Gross cash income		$86,753 36

Expenditures.

Paid for losses during the year	$25,797 16
for brokerage and commissions	6,618 80

Paid for salaries and fees of officers and employés	$3,744 04
for state and local taxes	836 59
for profits or surplus on terminated policies	44,206 91
for incidental expenses	1,678 60
Gross cash expenditures	$82,882 10

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$21,271,548 00	
written during 1880	3,911,537 00	
Total		$25,183,085 00
terminated during 1880		4,054,561 00
Net amount in force Dec. 31, 1880		$21,128,524 00
Deposit notes received on outstanding risks		734,799 66
Losses incurred during the year		28,205 96

Percentage of profits or surplus returned during 1880, 65 to 75 per cent.

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

JAMES C. ABBOTT, *President.* CHARLES W. DREW, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
United States bonds	$1,050 00	$1,097 25
Boston and Lowell Railroad bonds	4,000 00	4,480 00
Lowell and Lawrence Railroad bonds	4,000 00	4,200 00
Boston, Concord, and Montreal R.R. bonds	6,000 00	6,300 00
Lyon county bond	1,000 00	1,000 00
Edwardsville town bond	1,000 00	1,000 00
9 shares Lowell Manufacturing Company	6,210 00	8,550 00
4 " Massachusetts Cotton Mills	4,000 00	4,800 00
5 " Appleton Company	5,000 00	5,750 00
2 " Merrimack Manufacturing Company,	2,000 00	3,200 00
8 " Franklin Company	800 00	841 00
29 " Vermont and Canada Railroad	2,900 00	435 00
6 " Vermont and Massachusetts R.R.	600 00	753 00
	$38,560 00	$42,406 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
13 shares Prescott National Bank, Lowell	$1,690 00	$1,000 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$15,150 00
Stocks and bonds as per schedule	42,406 25
Loans on collateral security as per schedule	1,000 00

Cash in the office of the company	$187 59	
deposited in various banks	3,401 61	
Premiums in course of collection (net)	848 75	
Interest due and accrued	781 83	
Office furniture	$145 00	
Gross assets		$63,776 03

LIABILITIES.

Unearned premiums on outstanding risks	$12,443 29	
Gross liabilities		12,443 29
Surplus		$51,332 74

INCOME.

Gross cash premiums received during the year,	$8,340 42	
Deduct return premiums	132 99	
Net cash premiums received		$8,207 43
Received for interest on mortgages		638 00
for interest from all other sources		2,533 25
for rents		150 00
Deposit notes received during the year	$26,183 34	
Gross cash income		$11,528 68

EXPENDITURES.

Paid for losses during the year	$957 28
for brokerage and commissions	62 82
for salaries and fees of officers and employés	2,241 32
for state and local taxes	82 63
for profits or surplus on terminated policies	3,741 51
for rents	225 00
for incidental expenses	335 14
Gross cash expenditures	$7,645 70

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$1,850,788 00	
written during 1880	803,498 00	
Total		$2,654,286 00
terminated during 1880		680,918 00
Net amount in force Dec. 31, 1880		$1,973,368 00
Deposit notes received on outstanding risks		74,659 77
Losses incurred during the year		957 28

Percentage of profits or surplus returned during 1880, 40 and 50 per cent.
Average rate to date, 40 and 50 per cent.

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated Feb. 20, 1828. Commenced business Aug. 1, 1828.]

THOMAS B. NEWHALL, *President.* WILLIAM F. JOHNSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$2,000 00	$2,240 00
Somerville city bonds	5,000 00	5,250 00
Chicago city bonds	3,000 00	3,360 00
Cambridge city bonds	2,000 00	2,160 00
St. Louis city bonds	2,000 00	2,160 00
Charlestown city bonds	2,000 00	2,060 00
Lynn city bonds	1,000 00	1,040 00
Burlington city bond	500 00	525 00
Ind'polis, Decatur, and Springfield R.R. bond,	1,000 00	1,150 00
Ohio and West Virginia Railroad bond	1,000 00	1,100 00
Chicago, Mil., and St. Paul R.R. bond	1,000 00	1,100 00
Cedar Rapids and Missouri River R.R. bonds,	4,000 00	4,480 00
Revere Beach Railroad bonds	2,000 00	2,160 00
52 shares First National Bank	5,200 00	6,500 00
20 " National City Bank	2,000 00	3,000 00
5 " Central National Bank	500 00	675 00
10 " Merchants' National Bank	1,000 00	1,420 00
Loaned on personal security	–	1,000 00
		$41,380 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$9,500 00	
Stocks, bonds, etc., as per schedule	41,380 00	
Cash in the office of the company	229 87	
deposited in the various banks	3,985 56	
Interest due and accrued	756 42	
Office furniture and safe	$400 00	
Gross assets		$55,851 85

LIABILITIES.

Unearned premiums on outstanding risks	$21,358 99	
Dividends of profits due on terminated policies,	129 32	
Gross liabilities		21,488 31
Surplus		$34,363 54

INCOME.

Gross cash premiums received during the year,	$4,610 51	
Deduct return premiums	190 29	
Net cash premiums received		$4,420 22

Received for interest on mortgages		$535 38
for interest from all other sources		2,166 29
from policy fees		258 00
Deposit notes received during the year	$18,394 06	
Gross cash income		$7,379 89

EXPENDITURES.

Paid for losses during the year	$820 70
for salaries and fees of officers and employés	1,258 34
for state and local taxes	46 23
for profits or surplus on terminated policies	2,711 59
for rents	150 00
for incidental expenses	320 54
Gross cash expenditures	$5,307 40

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$1,513,694 00	
written during 1880	331,620 00	
Total		$1,845,314 00
terminated during 1880		346,880 00
Net amount in force Dec. 31, 1880		$1,498,434 00
Deposit notes received on outstanding risks		83,989 17
Losses incurred during the year		306 00

Percentage of profits or surplus returned during 1880, 60 per cent.
Average rate to date, 75 per cent.

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

ISAAC DAVIS, *President.* E. B. STODDARD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds	$20,000 00	$20,000 00
Providence and Worcester Railroad bonds	25,000 00	29,000 00
Lawrence city bonds	20,000 00	20,000 00
20 shares Central National Bank	2,000 00	2,700 00
25 " Wachusett National Bank	2,500 00	4,375 00
20 " Westminster National Bank	2,000 00	2,000 00
13 " Mechanics' National Bank	1,300 00	1,495 00
6 " Quinsigamond National Bank	600 00	690 00
	$73,400 00	$80,260 00

Securities held as collateral for cash loans: —

	Loaned thereon.
10 shares Worcester and Nashua Railroad 5 " Worcester Safe Deposit and Trust Company	$1,500 00
Personal loans	5,000 00
	$6,500 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$50,000 00	
Loans on mortgage of real estate (first liens)	4,000 00	
Stocks, bonds, etc., as per schedule	80,260 00	
Loans on collateral security as per schedule	6,500 00	
Cash deposited in the First National Bank	73,423 29	
deposited in the Quinsigamond Nat'l B'k,	1,397 80	
Premiums in course of collection (net)	4,053 20	
Interest due and accrued	1,000 00	
Gross assets		$220,634 29

Liabilities.

Unearned premiums on outstanding risks	$100,225 38	
Dividends of profits due on terminated policies,	2,000 00	
Gross liabilities		102,225 38
Surplus		$118,408 91

Income.

Gross cash premiums received during the year,	$53,556 47	
Deduct return premiums	1,611 73	
Net cash premiums received		$51,944 74
Received for interest on mortgages		181 17
for interest from all other sources		6,660 81
for rents		3,042 38
Deposit notes received during the year	$106,369 96	
Gross cash income		$61,829 10

Expenditures.

Paid for losses during the year	$13,119 04
for brokerage and commissions	7,530 13
for salaries and fees of officers and employés	6,513 00
for state and local taxes	815 77
for profits or surplus on terminated policies	20,594 55
for rents	2,000 00
for incidental expenses	1,999 69
Gross cash expenditures	$52,572 18

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$13,921,288 00	
written during 1880	4,016,235 00	
Total		$17,937,523 00
terminated during 1880		3,934,709 00
Net amount in force Dec. 31, 1880		$14,002,814 00
Deposit notes received on outstanding risks		400,901 54
Losses incurred during the year		11,784 61

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated Feb. 7, 1828. Commenced business April 1, 1828.]

WILLIAM S. JENKINS, *President.* J. A. SMART, *Secretary.*

DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds, 6s	$27,000 00	$35,610 00
Maine state bonds	6,000 00	6,900 00
Cleveland city bonds	10,000 00	10,150 00
Albany city bonds	10,000 00	11,300 00
Chicago city water bonds	12,000 00	14,160 00
St. Louis city bonds	6,000 00	6,540 00
Cincinnati city bonds	9,000 00	10,730 00
Charlestown city bonds	5,000 00	5,850 00
Norwich city bonds	5,000 00	6,250 00
Fall River city bonds	10,000 00	11,400 00
Lynn city bonds	5,000 00	5,500 00
Northampton town bonds	5,000 00	5,800 00
Boston and Maine Railroad bonds	10,000 00	12,500 00
Boston and Providence Railroad bonds	5,000 00	6,250 00
Boston and Lowell Railroad bonds	5,000 00	6,000 00
Old Colony Railroad bonds	10,000 00	11,400 00
Chicago, Burlington, and Quincy R.R. bonds,	5,000 00	5,200 00
	$145,000 00	$171,540 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
30 shares Methuen National Bank	$4,000 00	$3,000 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$5,000 00	
Bonds as per schedule	171,540 00	
Loans on collateral security as per schedule	3,000 00	
Cash in the office of the company	1,008 34	
deposited in various banks	19,051 71	
Premiums in course of collection (net)	2,583 05	
Interest due and accrued	4,025 09	
Gross assets		$206,208 19

Liabilities.

Loss and claims adjusted, but not due	$3,067 50	
Unearned premiums on outstanding risks	104,898 77	
Dividends of profits due on terminated policies,	200 00	
Gross liabilities		$108,166 27
Surplus		$98,041 92

Income.

Gross cash premiums received during the year,	$49,440 13	
Deduct return premiums	2,448 48	
Net cash premiums received		$46,991 65
Received for interest on mortgages		455 00
for interest from all other sources		9,790 22
Deposit notes received during the year	$99,961 80	
Gross cash income		$57,236 87

Expenditures.

Paid for losses during the year	$12,607 79
for brokerage and commissions	7,057 13
for salaries and fees of officers and employés	3,767 00
for state and local taxes	438 10
for profits or surplus on terminated policies	16,925 11
for rents	70 00
for incidental expenses	1,045 71
Gross cash expenditures	$41,910 84

Miscellaneous.

Risks outstanding Dec. 31, 1879	$14,377,482 00	
written during 1880	3,770,054 00	
Total		$18,147,536 00
terminated during 1880		3,180,992 00
Net amount in force Dec. 31, 1880		$14,966,544 00
Deposit notes received on outstanding risks		250,024 3
Losses incurred during the year		15,051 49

Percentage of profits or surplus returned during 1880, 40 and 50 per cent.
Average rate to date, 35 per cent.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.* RICHARD BARRETT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bond	$10,000 00	$11,237 50
15 shares Merchants' National Bank, Boston,	1,500 00	2,145 00
40 " Webster National Bank, Boston	4,000 00	4,485 00
25 " Eliot National Bank, Boston	2,500 00	2,828 00
53 " Boston National Bank, Boston	5,300 00	6,187 75
54 " Howard National Bank, Boston	5,400 00	6,480 00
30 " Revere National Bank, Boston	3,000 00	3,607 50
50 " Blackstone National Bank, Boston,	5,000 00	5,850 00
113 " Shawmut National Bank, Boston	11,300 00	13,616 50
18 " State National Bank, Boston	1,800 00	2,182 50
20 " Faneuil Hall Nat'l Bank, Boston	2,000 00	2,550 00
44 " North America Nat'l Bank, Boston,	4,400 00	4,939 00
33 " Concord National Bank	3,300 00	4,290 00
10 " Central National Bank, Boston	1,000 00	1,125 00
36 " Traders' National Bank, Boston	3,600 00	3,744 00
40 " Boston and Albany Railroad	4,000 00	6,560 00
25 " Fitchburg Railroad	2,500 00	3,612 50
50 " Phila., Wilmington, and Balt. R.R.	2,500 00	3,600 00
Boston and Albany Railroad bonds, 7s	40,000 00	50,350 00
Personal loans (secured)	–	13,000 00
Concord town loan	–	19,500 00
Eastern Railroad bonds	4,000 00	4,190 00
		$176,080 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Wisconsin Valley Railroad bond So. Kansas and Western Railroad bond	$14,430 00	$10,000 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$37,500 00	
Loans on mortgage of real estate (first liens)	116,200 00	
Stocks, bonds, etc., as per schedule	176,080 25	
Loans on collateral security as per schedule	10,000 00	
Cash in the office of the company	2,180 70	
deposited in the Concord Nat'l Bank	17,997 99	
Premiums in course of collection (net)	5,709 13	
Interest due and accrued	7,881 00	
Gross assets		$373,549 07

Liabilities.

Unearned premiums on outstanding risks	$137,517 60	
Dividends of profits due on terminated policies,	247 50	
State and local taxes due or accrued	117 85	
Gross liabilities		$137,882 95
Surplus		$235,666 12

Income.

Net cash premiums received	$63,407 27
Received for interest on mortgages	6,579 79
for interest from all other sources	8,219 32
for rents	561 50
from policy fees	147 00
Deposit notes received during the year $62,718 21	
Gross cash income	$78,914 88

Expenditures.

Paid for losses during the year	$14,735 96
for brokerage and commissions	8,920 33
for salaries and fees of officers and employés	6,771 60
for interest on borrowed money	24 00
for state and local taxes	1,233 03
for profits or surplus on terminated policies	34,969 49
for incidental expenses	1,495 26
Gross cash expenditures	$68,149 67

Miscellaneous.

Risks outstanding Dec. 31, 1879	$18,466,272 00	
written during 1880	4,212,950 00	
Total		$22,679,222 00
terminated during 1880		3,889,580 00
Net amount in force Dec. 31, 1880		$18,789,642 00
Deposit notes received on outstanding risks		275,035 21
Losses incurred during the year		14,735 96

Percentage of profits or surplus returned during 1880, 50 and 60 per cent.

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business Jan. 1, 1852.]

M. A. Blunt, *President.* George G. Parker, *Secretary.*

Detailed Statement of Stocks.

	Par value.	Market value.
10 shares Milford National Bank	$1,000 00	$1,300 00
9 " Hide and Leather National Bank	900 00	1,035 00
	$1,900 00	$2,335 00

Summary of Assets Dec. 31, 1880.

Stocks as per schedule	$2,335 00	
Loans on collateral security	3,500 00	
Cash in the office of the company	564 91	
Premiums in course of collection (net)	319 23	
Office furniture	$100 00	
Gross assets		$6,719 14

Liabilities.

Unearned premiums on outstanding risks	$3,448 53	
Dividends of profits due on terminated policies,	20 00	
Incidental expenses	40 00	
Gross liabilities		3,508 53
Surplus		$3,210 61

Income.

Gross cash premiums received during the year,	$1,803 98	
Deduct return premiums	34 07	
Net cash premiums received		$1,769 91
Received for interest from all sources		285 00
from policy fees		60 00
Deposit notes received during the year	$5,399 94	
Gross cash income		$2,114 91

Expenditures.

Paid for losses during the year	$20 00
for brokerage and commissions	88 51
for salaries and fees of officers and employés	269 13
for state and local taxes	18 77
for profits or surplus on terminated policies	476 84
for incidental expenses	165 91
Gross cash expenditures	$1,039 16

Miscellaneous.

Risks outstanding Dec. 31, 1879	$736,605 00	
written during 1880	162,834 00	
Total		$899,439 00
terminated during 1880		167,940 00
Net amount in force Dec. 31, 1880		$731,499 00
Deposit notes received on outstanding risks		19,582 10
Losses incurred during the year		20 00

Percentage of profits or surplus returned during 1880, 25 per cent.
Average rate to date, 25 per cent.

MILL-OWNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated June 13, 1873. Commenced business Aug. 1, 1873.]

WILLIAM H. KENT, *President.* FREDERICK S. CABOT, *Secretary.*

Office, 131 Devonshire Street.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$11,000 00	
Boston city bonds	36,400 00	
Corporation notes	17,000 00	
Cash in the office of the company	11 39	
deposited in various banks	5,357 17	
Interest due and accrued	1,008 53	
Office furniture	$450 00	
Gross assets		$70,777 09

LIABILITIES.

Adjusted losses and claims due and unpaid	$46 71	
Claimed and reported losses not adjusted	17,500 00	
Unearned premiums on outstanding risks	53,497 67	
Gross liabilities		71,044 38
Balance against the company		$267 29

INCOME.

Gross cash premiums received during the year,	$112,795 36	
Deduct return premiums	4,656 27	
Net cash premiums received		$108,139 09
Received for interest from all sources		2,441 92
Deposit notes received during the year	$534,976 70	
Gross cash income		$110,581 01

EXPENDITURES.

Paid for losses during the year	$36,013 14
for salaries and fees of officers and employés	9,713 13
for state and local taxes	1,065 50
for profits or surplus on terminated policies	64,382 38
for rents	1,084 00
for incidental expenses	$1,576 63
Gross cash expenditures	$113,834 78

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$9,512,397 00	
written during 1880	11,490,878 00	
Total		$21,003,275 00
terminated during 1880		9,947,267 00
Net amount in force Dec. 31, 1880		$11,056 008 00
Deposit notes received on outstanding risks		534,976 70
Losses incurred during the year		53,556 97

Percentage of profits or surplus returned during 1880, 69⅔ per cent.
Average rate to date, $63\frac{7}{10}$ per cent.

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated Feb. 23, 1827. Commenced business July 26, 1827.]

W. C. STURTEVANT, *President.* FRANK R. YOUNG, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
United States bonds	$9,000 00	$9,010 00
Boston and Albany Railroad bonds	7,000 00	8,960 00
75 shares Second National Bank	7,500 00	12,375 00
61 " Chicopee National Bank	6,100 00	8,845 00
25 " John Hancock National Bank	2,500 00	2,750 00
25 " First National Bank	2,500 00	3,625 00
25 " Chapin National Bank	2,500 00	3,000 00
10 " Monson National Bank	1,000 00	1,400 00
50 " Hadley Falls National Bank	5,000 00	7,500 00
50 " National Bank of Commerce	5,000 00	6,000 00
10 " First National Bank, Chicopee	1,000 00	1,500 00
50 " Boston and Albany Railroad	5,000 00	8,500 00
	$54,100 00	$73,465 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$31,950 00	
Stocks and bonds as per schedule	73,465 00	
Cash in the office of the company	21 86	
deposited in various banks	5,392 63	
Interest due and accrued	815 83	
Gross assets		$111,645 32

LIABILITIES.

Unearned premiums on outstanding risks	$31,959 77	
Dividends of profits due on terminated policies,	384 42	
Gross liabilities		32,344 19
Surplus		$79,301 13

Income.

Gross cash premiums received during the year,	$11,220 04	
Deduct return premiums	687 67	
Net cash premiums received		$10,532 37
Received for interest on mortgages		1,906 47
for interest from all other sources		3,951 87
from policy fees		440 00
Deposit notes received during the year	$22,381 08	
Gross cash income		$16,830 71

Expenditures.

Paid for losses during the year	$3,877 14
for salaries and fees of officers and employés	2,590 00
for state and local taxes	106 07
for profits or surplus on terminated policies	7,937 44
for rents	200 00
for incidental expenses	362 59
Gross cash expenditures	$15,073 24

Miscellaneous.

Risks outstanding Dec. 31, 1879	$3,917,575 00	
written during 1880	712,800 00	
Total		$4,630,375 00
terminated during 1880		765,850 00
Net amount in force Dec. 31, 1880		$3,864,525 00
Deposit notes received on outstanding risks		127,839 08
Losses incurred during the year		2,266 50

Percentage of profits or surplus returned during 1880, 75 per cent.
Average rate to date, 75 per cent.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July 15, 1864.]

Amos Stone, *President.* George H. Pendergast, *Secretary.*

Detailed Statement of Stocks and Bonds.

	Par value.	Market value.
10 shares Monument National Bank	$1,000 00	$1,805 00
20 " National Bank of Republic	2,000 00	2,560 00
31 " Charlestown Gas Company	1,550 00	2,325 00
United States bonds	3,000 00	3,045 00
	$7,550 00	$9,735 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$21,520 00	
Stocks and bonds as per schedule	9,735 00	
Cash in the office of the company	17 55	
deposited in the Monument Nat'l Bank	50 74	
deposited in the Savings Bank	1,887 12	
Premiums in course of collection (net)	80 97	
Interest due and accrued	394 00	
Office furniture	$175 00	
Gross assets		$33,685 38

LIABILITIES.

Claimed and reported losses not adjusted	$50 00	
Owing for borrowed money	200 00	
Unearned premiums on outstanding risks	5,514 25	
Dividends of profits due on terminated policies,	28 43	
Gross liabilities		5,792 68
Surplus		$27,892 70

INCOME.

Gross cash premiums received during the year,	$2,382 88	
Deduct return premiums	94 07	
Net cash premiums received		$2,288 81
Received for interest on mortgages		1,298 92
for interest from all other sources		537 72
Deposit notes received during the year	$6,310 56	
Gross cash income		$4,125 45

EXPENDITURES.

Paid for losses during the year	$5 00
for brokerage and commissions	320 17
for state and local taxes	21 26
for profits or surplus on terminated policies	742 67
for rents	400 00
for incidental expenses	113 96
Gross cash expenditures	$1,603 06

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$1,071,550 00	
written during 1880	214,875 00	
Total		$1,286,425 00
terminated during 1880		233,350 00
Net amount in force Dec. 31, 1880		$1,053,075 00
Deposit notes received on outstanding risks		28,494 55
Losses incurred during the year		55 00

Percentage of profits or surplus returned during 1880, 25 per cent.
Average rate to date, 25 per cent.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.* JOSEPH J. KNAPP, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
100 shares Merchants' National Bank	$2,000 00	$2,700 00
18 " Mechanics' National Bank	1,800 00	2,484 00
31 " Ocean National Bank	1,550 00	2,077 00
15 " Washington National Bank	1,500 00	2,062 50
10 " Traders' National Bank	1,000 00	1,035 00
10 " Hide and Leather National Bank	1,000 00	1,170 00
Eastern Railroad bonds	5,500 00	5,720 00
Lawrence city bonds	1,000 00	1,150 00
Lowell city bonds	2,000 00	2,320 00
Fall River city bonds	1,000 00	1,120 00
Chelsea city bonds	1,000 00	1,040 00
Natick town bonds	2,000 00	2,100 00
	$21,350 00	$24,978 50

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks and bonds as per schedule	$24,978 50	
Cash deposited in the Merchants' Nat'l Bank,	2 47	
deposited in the savings banks	1,994 79	
Interest accrued	172 00	
Office furniture and safe	$225 40	
Gross assets		$27,147 76

LIABILITIES.

Unearned premiums on outstanding risks	$4,216 79	
Dividends of profits due on terminated policies,	105 29	
Rents, salaries, and incidental expenses	80 00	
Gross liabilities		4,402 08
Surplus		$22,745 68

INCOME.

Gross cash premiums received during the year		$1,201 12
Received for interest from all sources		1,164 56
for rents		45 00
from policy fees		51 36
Deposit notes received during the year	$9,608 96	
Gross cash income		$2,462 04

EXPENDITURES.

Paid for salaries and fees of officers and employés	$275 00
for state and local taxes	12 01
for profits or surplus on terminated policies	1,214 62
for rents	100 00
for incidental expenses	99 03
Gross cash expenditures	$1,700 66

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$689,785 00	
written during 1880	95,500 00	
Total		$785,285 00
terminated during 1880		102,550 00
Net amount in force Dec. 31, 1880		$682,735 00
Deposit notes received on outstanding risks		47,843 00

Percentage of profits or surplus returned during 1880, 100 per cent.
Average rate to date, 100 per cent.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.* ELIJAH HOWE, Jun., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$56,000 00
Chicago city sewerage loans, 7s	7,000 00	8,260 00
Cincinnati city bonds, 7 3/10s	25,000 00	32,000 00
Marquette and Ontonagon Railroad bonds, 8s,	32,000 00	37,760 00
Philadelphia and Reading Railroad bonds, 7s,	8,000 00	10,000 00
Old Colony Railroad bonds, 6s	12,000 00	13,680 00
New England Mortgage Security bonds, 7s	20,000 00	21,800 00
Union Pacific Collateral Trust Co. bonds	10,000 00	10,500 00
	$164,000 00	$190,000 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$17,500 00	
Loans on mortgage of real estate (first liens)	90,100 00	
Stocks, bonds etc., as per schedule	190,000 00	
Cash in the office of the company and deposited in bank	11,321 00	
Premiums in course of collection (net)	4,197 72	
Interest due and accrued	5,723 60	
Rents accrued	366 00	
Gross assets		$319,208 32

LIABILITIES.

Adjusted losses and claims due and unpaid	$43 00	
Losses and claims adjusted, but not due	682 00	
Unearned premiums on outstanding risks	114,052 85	
Return premiums on cancelled policies	315 08	
Dividends of profits due on terminated policies,	6,184 38	
Salaries and incidental expenses	863 20	
Gross liabilities		$122,140 51
Surplus		$197,067 81

INCOME.

Net cash premiums received	$36,445 51
Received for interest on mortgages	5,104 28
for interest from all other sources	10,009 92
for rents	1,634 67
from all other sources	36 50
Deposit notes received during the year	$72,495 16
Gross cash income	$53,230 88

EXPENDITURES.

Paid for losses during the year	$14,716 36
for brokerage and commissions	5,417 59
for salaries and fees of officers and employés	2,923 29
for state and local taxes	629 70
for profits or surplus on terminated policies	19,880 25
for incidental expenses	1,025 57
Gross cash expenditures	$44,592 76

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$14,312,037 94	
written during 1880	2,387,050 00	
Total		$16,699,087 94
terminated during 1880		2,516,787 00
Net amount in force Dec. 31, 1880		$14,182,300 94
Deposit notes received on outstanding risks		454,007 72
Losses incurred during the year		14,382 36

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business May, 1851.]

ISRAEL W. MUNROE, *President.* CHARLES A. HOWLAND, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
United States registered bonds, 6s	$10,000 00	$10,100 00
200 shares Manufacturers' National Bank	20,000 00	21,000 00

		Par value.	Market value.
40	shares Merchants' National Bank	$4,000 00	$5,720 00
111	" Third National Bank	11,100 00	12,100 00
25	" State National Bank	2,500 00	3,000 00
100	" North National Bank	10,000 00	13,000 00
66	" Washington National Bank	6,600 00	9,240 00
70	" Second National Bank	7,000 00	10,500 00
45	" Blackstone National Bank	4,500 00	5,175 00
50	" First National Bank	5,000 00	9,500 00
37	" Revere National Bank	3,700 00	4,440 00
75	" Redemption National Bank	7,500 00	10,575 00
10	" Market National Bank	1,000 00	1,050 00
50	" Hamilton National Bank	5,000 00	6,250 00
46	" Continental National Bank	4,600 00	5,290 00
197	" Mount Wollaston National Bank	19,700 00	26,595 00
45	" Granite National Bank	4,500 00	5,625 00
50	" Wachusett National Bank	5,000 00	7,500 00
64	" Hingham National Bank	4,480 00	4,480 00
38	" First Nat'l Bank, So. Weymouth	3,800 00	4,750 00
67	" Union National Bank, Weymouth	6,700 00	7,370 00
10	" Quinsigamond Nat. B'k, Worcester,	1,000 00	1,100 00
411	" Old Colony and Newport Railroad	41,100 00	51,375 00
174	" Boston and Albany Railroad	17,400 00	27,840 00
5	" Citizens' Gas-Light Company	500 00	500 00
28	" Lawrence Duck Company	2,800 00	3,080 00
		$209,480 00	$267,155 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
107 Hingham Cordage Company	$12,810 00	$10,000 00
142 Lawrence Duck Company	15,620 00	23,091 67
Personal loans secured	–	13,200 00
		$46,291 67

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$16,500 00	
Loans on mortgage of real estate (first liens)	52,700 00	
Stocks and bonds as per schedule	267,155 00	
Loans on collateral security as per schedule	46,291 67	
Cash in the office of the company	20 00	
deposited in various banks	25,852 39	
Premiums in course of collection (net)	9,686 34	
Interest due and accrued	6,841 81	
Gross assets		$425,047 21

Liabilities.

Claimed and reported losses not adjusted	$2,225 00	
Unearned premiums on outstanding risks	184,672 63	
Return premiums on cancelled policies Dividends of profits due on terminated policies,	2,500 00	
State and local taxes due or accrued	300 00	
Salaries and incidental expenses	836 10	
Gross liabilities		$190,533 73
Surplus		$234,513 48

Income.

Net cash premiums received		$96,986 26
Received for interest on mortgages		3,884 20
for interest from all other sources		15,512 03
for rents		654 15
Deposit notes received during the year	$96,986 26	
Gross cash income		$117,036 64

Expenditures.

Paid for losses during the year	$25,973 93
for brokerage and commissions	14,652 42
for salaries and fees of officers and employés	9,453 60
for state and local taxes	1,542 42
for profits or surplus on terminated policies	41,844 46
for rents	200 00
for incidental expenses	2,856 56
Gross cash expenditures	$96,523 39

Miscellaneous.

Risks outstanding Dec. 31, 1879	$25,533,558 00	
written during 1880	6,891,221 00	
Total		$32,424,779 00
terminated during 1880		6,989,958 00
Net amount in force Dec. 31, 1880		$25,434,821 00
Deposit notes received on outstanding risks		369,482 83
Losses incurred during the year		25,044 99

Percentage of profits or surplus returned during 1880, 20 to 50 per cent.

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.* SAMUEL A. POTTER, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
Chelsea city bond	$1,000 00	$1,160 00
Toledo city bonds	2,000 00	2,250 00
Springfield city bonds, 7s	1,000 00	1,300 00
Cleveland city bonds, 7s	1,000 00	1,200 00
Cincinnati city bonds	2,000 00	2,550 00
Chicago city bonds, 7s	1,000 00	1,200 00
Peoria city bonds, 7s	1,000 00	1,050 00
St. Louis city bonds	1,000 00	1,080 00
St. Louis county bonds, 7s	1,000 00	1,100 00
Cook county bonds	1,000 00	1,100 00
20 shares Salem National Bank	2,000 00	2,300 00
14 " Asiatic National Bank	420 00	616 00
5 " National Exchange Bank	500 00	560 00
6 " Cambridge Horse Railroad	600 00	732 00
Boston and Maine Railroad bond, 7s	1,000 00	1,250 00
Eastern Railroad bond	1,000 00	1,040 00
Essex Railroad bond, 6s	1,000 00	1,050 00
15 shares Salem Gas-Light Company	1,500 00	1,575 00
2 " Lynn Gas-Light Company	200 00	136 00
	$20,220 00	$23,249 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$6,470 00	
Stocks and bonds as per schedule	23,249 00	
Cash in the office of the company	1,888 79	
Premiums in course of collection (net)	456 48	
Interest due and accrued	322 50	
Gross assets		$32,386 77

LIABILITIES.

Unearned premiums on outstanding risks	$7,101 87	
Dividends of profits due on terminated policies,	325 55	
State and local taxes due or accrued	5 58	
Salaries and incidental expenses	308 00	
Gross liabilities		7,741 00
Surplus		$24,645 77

INCOME.

Gross cash premiums received during the year,	$5,092 49	
Deduct return premiums.	97 96	
Net cash premiums received		$4,994 53
Received for interest on mortgages.		453 85
for interest from all other sources		1,342 55
Deposit notes received during the year . .	$15,203 37	
Gross cash income		$6,790 93

EXPENDITURES.

Paid for losses during the year	$2,886 04
for brokerage and commissions	16 23
for salaries and fees of officers and employés . . .	1,284 00
for state and local taxes	55 73
for profits or surplus on terminated policies . . .	2,432 32
for incidental expenses	102 59
Gross cash expenditures	$6,776 91

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879 . . .	$973,775 00	
written during 1880	350,865 00	
Total.		$1,324,640 00
terminated during 1880		399,375 00
Net amount in force Dec. 31, 1880.		$925,265 00
Deposit notes received on outstanding risks		42,784 69
Losses incurred during the year		2,886 04

Percentage of profits or surplus returned during 1880, 40 per cent.
Average rate to date, 40 per cent.

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, SALISBURY.

[Incorporated May 18, 1855. Commenced business June 13, 1855.]

DAVID L. DEARBORN, *President.* CHARLES L. ALLEN, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1880.

Cash in the office of the company . . .	$45 36	
deposited in the Salisbury and Amesbury Bank	1,378 38	
Premiums in course of collection (net) . .	21 20	
Office safe $100 00		
Gross assets		$1,444 94

LIABILITIES.

Unearned premiums on outstanding risks, .	$1,141 94	
Gross liabilities		1,141 94
Surplus		$303 00

INCOME.

Gross cash premiums received during the year,	$281 90	
Deduct return premiums	30 71	
Net cash premiums received		$251 19
Received for interest from all sources		53 50
from policy fees		34 00
Deposit notes received during the year	$3,163 00	
Gross cash income		$338 69

EXPENDITURES.

Paid for losses during the year	$1,450 00
for brokerage and commissions	34 00
for salaries and fees of officers and employés	183 40
for state and local taxes	3 23
for incidental expenses	34 42
Gross cash expenditures	$1,705 05

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$366,273 00	
written during 1880	38,200 00	
Total		$404,473 00
terminated during 1880		38,825 00
Net amount in force Dec. 31, 1880		$365,648 00
Deposit notes received on outstanding risks		22,838 80
Losses incurred during the year		1,450 00

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated Feb. 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President.* WILBUR F. NEWHALL, *Secretary.*

[NOTE. — This company insures nothing but dwellings, farm-buildings, and their contents, in Lynn, Saugus, Lynnfield, Swampscott, and Nahant. No cash premiums are taken; but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

SUMMARY OF ASSETS DEC. 31, 1880.

Cash in the office of the company	$469 81	
Net amount of unpaid assessments	225 00	
Office property	$250 00	
Gross assets		$694 81

INCOME.

Received from assessments on deposit notes		$1,983 90
for rents		26 00
from policy fees		561 00
from all other sources		10 00
Deposit notes received during the year	$100,130 00	
Gross cash income		$2,580 90

EXPENDITURES.

Paid for losses during the year	$527 76
for salaries and fees of officers and employés	1,104 00
for interest on borrowed money	32 00
for state and local taxes	18 40
for rents	150 00
for borrowed money	800 00
for incidental expenses	162 20
Gross cash expenditures	$2,794 36

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$2,428,450 00	
written during 1880	830,325 00	
Total		$3,258,775 00
terminated during 1880		842,675 00
Net amount in force Dec. 31, 1880		$2,416,100 00
Deposit notes received on outstanding risks		292,466 00
Losses incurred during the year		527 76
Assessments laid on deposit notes		1,999 45

SHELBURNE MUTUAL FIRE INSURANCE COMPANY, SHELBURNE.

[Incorporated June 18, 1877. Commenced business July 4, 1877.]

N. O. NEWHALL, *President.* WILLIAMS T. PECK, *Secretary.*

[NOTE. — Insures property in the town of Shelburne only.]

SUMMARY OF ASSETS DEC. 31, 1880.

Cash deposited in the Shelburne Falls Savings Bank	$99 88	
Gross assets		$99 88

INCOME.

Net cash premiums received		$17 00
Deposit notes received during the year	$170 00	
Gross cash income		$17 00

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$101,908 00	
written during 1880	3,900 00	
Total		$105,808 00
terminated during 1880		700 00
Net amount in force Dec. 31, 1880		$105,108 00
Deposit notes received on outstanding risks		6,859 65

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business Aug. 1, 1829.]

ISAAC B. ELLIOT, *President.* GEORGE A. OSBORNE, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
82 shares South Danvers Nat'l Bank, Peabody,	$8,200 00	$11,480 00
48 " Warren National Bank, Peabody	4,800 00	6,240 00
51 " Asiatic National Bank, Salem	1,530 00	1,836 00
20 " Naumkeag National Bank, Salem	2,000 00	2,600 00
18 " Exchange National Bank, Salem	1,800 00	1,980 00
12 " First National Bank, Salem	1,200 00	1,320 00
34 " First National Bank, Danvers	2,550 00	2,677 50
30 " Nat'l Hide and Leather B'k, Boston,	3,000 00	3,300 00
8 " Andover National Bank	800 00	840 00
United States bonds	6,000 00	6,250 00
Cleveland city bonds	2,000 00	2,000 00
Cincinnati city bonds	3,000 00	3,150 00
Eastern Railroad bonds	2,000 00	1,960 00
	$38,880 00	$45,633 50

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens)	$200 00	
Stocks and bonds as per schedule	45,633 50	
Cash in the office of the company	62 00	
deposited in the So. Danvers Nat'l B'k	4,715 94	
Premiums in course of collection (net)	4 00	
Interest accrued	149 75	
Gross assets		$50,765 19

LIABILITIES.

Unearned premiums on outstanding risks	$11,018 43	
Return premiums on cancelled policies	408 52	
Salaries	237 50	
Gross liabilities		11,664 45
Surplus		$39,100 74

INCOME.

Gross cash premiums received during the year,	$3,147 12	
Deduct return premiums	148 00	
Net cash premiums received		$2,999 12
Received for interest on mortgages		12 00
for interest from all other sources		2,690 70
from all policy fees		112 00
Deposit notes received during the year	$9,441 36	
Gross cash income		$5,813 82

EXPENDITURES.

Paid for losses during the year	$45 00
for salaries and fees of officers and employés	988 00
for state and local taxes	29 25
for profits or surplus on terminated policies	2,849 12
for incidental expenses	20 33
Gross cash expenditures	$3,931 70

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$991,105 00	
written during 1880	143,250 00	
Total		$1,134,355 00
terminated during 1880		138,800 00
Net amount in force Dec. 31, 1880		$995,555 00
Deposit notes received on outstanding risks		56 917 09
Losses incurred during the year		45 00

Percentage of profits or surplus returned during 1880, 100 per cent.
Average rate to date, 75 per cent.

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.* EDWARD M. TUCKE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds	$15,000 00	$17,700 00
New York and New England Railroad bonds	3,000 00	3,000 00
Cook County (Illinois) bonds	2,000 00	2,120 00
Lynn city bonds	5,000 00	5,750 00
Cambridge city bonds	5,000 00	5,750 00
Lowell city bonds	3,000 00	3,450 00
236 shares Traders' and Mechanics' Ins. Co.	23,600 00	23,600 00
50 " Connecticut River Railroad	5,000 00	7,500 00
25 " Vermont and Massachusetts R.R.	2,500 00	3,125 00

5 shares	Lowell Manufacturing Company	$3,450 00	$4,500 00
8 "	Merrimack Manufacturing Co.	8,000 00	12,800 00
30 "	Tremont and Suffolk Company	3,000 00	4,350 00
50 "	Vassalborough	5,000 00	3,750 00
100 "	Lowell Gas Company	10,000 00	15,000 00
3 "	Massachusetts Cotton Company	3,000 00	3,600 00
15 "	Middlesex Company	1,500 00	3,750 00
50 "	Lawrence Gas Company	5,000 00	6,750 00
20 "	Androscoggin Mills	2,000 00	2,400 00
30 "	Old Lowell National Bank	3,000 00	3,600 00
20 "	National Bank of North America	2,000 00	2,200 00
Loaned on personal security		–	10,800 00
		$110,050 00	$145,495 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
United States bonds		$4,400 00	$3,500 00
10 shares	Stony Brook Railroad	1,100 00	500 00
119 "	Nashua and Lowell Railroad	16,660 00	10,000 00
10 "	Bates Manufacturing Company	2,000 00	1,800 00
		$24,160 00	$15,800 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens)	$108,400 00	
Stocks, bonds, etc , as per schedule	145,495 00	
Loans on collateral security as per schedule	15,800 00	
Cash deposited in the Prescott Nat'l Bank	13,154 30	
Premiums in course of collection (net)	2,412 00	
Interest due and accrued	2,636 78	
Gross assets		$287,898 08

Liabilities.

Claims and reported losses not adjusted	$50 00	
Unearned premiums on outstanding risks	110,380 42	
Gross liabilities		110,430 42
Surplus		$177,467 66

Income.

Gross cash premiums received during the year,	$51,314 76	
Deduct return premiums	1,322 05	
Net cash premiums received		$49,992 71
Received for interest from all sources		15,820 17
Deposit notes received during the year	$51,074 19	
Gross cash income		$65,812 88

EXPENDITURES.

Paid for losses during the year	$15,504 49
for brokerage and commissions	6,632 60
for salaries and fees of officers and employés	4,227 66
for state and local taxes	502 07
for profits or surplus on terminated policies	22,377 19
Gross cash expenditures	$49,244 01

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$14,563,943 00	
written during 1880	3,717,524 00	
Total		$18,281,467 00
terminated during 1880		3,533,113 00
Net amount in force Dec. 31, 1880		$14,748,354 00
Deposit notes received on outstanding risks		220,760 83
Losses incurred during the year		14,054 49

Percentage of profits or surplus returned during 1880, 20, 30, and 50 per cent.

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March, 1840. Commenced business July, 1840.]

ALLAN CAMERON, *President.* J. HENRY READ, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on security	$490 00	
Cash in the office of the company	72 10	
deposited in savings banks	881 00	
Gross assets		$1,443 10

LIABILITIES.

Unearned premiums on outstanding risks	$4,770 95	
Gross liabilities		4,770 95
Deficiency		$3,327 85

INCOME.

Net cash premiums received		$616 96
Received for interest from all sources		34 50
Deposit notes received during the year	$1,239 92	
Gross cash income		$651 46

EXPENDITURES.

Paid for losses during the year	$466 00
for salaries and fees of officers and employés	17 45
for state and local taxes	6 61
Gross cash expenditures	$490 06

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$502,395 00	
written during 1880	70,175 00	
Total		$572,570 00
terminated during 1880		95,475 00
Net amount in force Dec. 31, 1880		$477,095 00
Deposit notes received on outstanding risks		9,541 90
Losses incurred during the year		466 00

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated April, 1828. Commenced business March, 1828.]

WILLIAM MERRILL, *President.* HENRY T. BAILEY, *Secretary.*

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS DEC. 31, 1880.

Cash in the office of the company	$24 79	
Office furniture	$140 00	
Gross assets		$24 79

LIABILITIES.

Owing for borrowed money secured by treasurer's note	$1,365 00	
Salaries and incidental expenses	535 00	
Gross liabilities		$1,900 00

INCOME.

Received from assessments on deposit notes		$84 30
from policy fees		126 50
Deposit notes received during the year	$14,788 15	
Gross cash income		$210 80

EXPENDITURES.

Paid for losses during the year	$658 19
for brokerage and commissions	4 68
for salaries and fees of officers and employés	483 67
for interest on borrowed money	15 00
for state and local taxes	1 33
for rents	10 00
for incidental expenses	7 21
for office safe	104 80
Gross cash expenditures	$1,284 88

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$2,192,400 00	
written during 1880	254,490 00	
Total		$2,446,890 00
terminated during 1880		149,130 00
Net amount in force Dec. 31, 1880		$2,297,760 00
Deposit notes received on outstanding risks		124,909 23
Losses incurred during the year		658 19

WORCESTER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

GEORGE M. RICE, *President.* SAMUEL R. BARTON, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
Boston and Albany Railroad bonds	$26,000 00	$32,695 00
Boston and Fitchburg Railroad bonds	15,000 00	18,600 00
Old Colony Railroad bonds	25,000 00	30,500 00
Providence and Worcester Railroad bonds	5,000 00	5,900 00
United States bonds	74,000 00	78,427 50
Worcester city bonds	10,000 00	11,725 00
60 shares City National Bank, Worcester	6,000 00	6,300 00
	$161,000 00	$184,147 50

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks and bonds as per schedule	$184,147 50	
Cash in the office of the company	28 64	
deposited in the Worcester Safe Deposit and Trust Company	3,929 74	
Gross assets		$188,105 88

LIABILITIES.

Losses and claims adjusted, but not due	$84 06	
Claimed and reported losses not adjusted	32,000 00	
Unearned premiums on outstanding risks	76,516 14	
State and local taxes due or accrued	304 16	
Gross liabilities		108,904 36
Surplus		$79,201 52

INCOME.

Gross cash premiums received during the year,	$156,831 60	
Deduct return premiums	4,691 96	
Net cash premiums received		$152,139 64
Received for interest from all sources		9,982 96
from profit on bonds sold		27 50
Deposit notes received during the year	$758,111 30	
Gross cash income		$162,150 10

EXPENDITURES.

Paid for losses during the year	$31,283 84
for salaries and fees of officers and employés	3,371 80
for state and local taxes	1,499 21
for profits or surplus on terminated policies	127,360 15
for rents	550 00
for incidental expenses	756 74
for inspections	1,500 00
Gross cash expenditures	$166,321 74

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$15,747,361 00	
written during 1880	17,217,251 88	
Total		$32,964,612 88
terminated during 1880		16,216,211 00
Net amount in force Dec. 31, 1880		$16,748,401 88
Deposit notes received on outstanding risks		758,111 30
Losses incurred during the year		63,367 84

Percentage of profits or surplus returned during 1880, $89\frac{59}{100}$ per cent.
Average rate to date, $64\frac{19}{100}$ per cent.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February, 1823. Commenced business May, 1824.]

EBENEZER TORREY, *President.* CHARLES M. MILES, *Vice-President.*
ROGER F. UPHAM, *Secretary.*

DETAILED STATEMENT OF STOCKS AND BONDS.

	Par value.	Market value.
United States bonds	$20,000 00	$22,700 00
170 shares Worcester National Bank	17,000 00	21,250 00
200 " City National Bank	20,000 00	21,600 00
50 " Citizens' National Bank	5,000 00	5,750 00
22 " Central National Bank	2,200 00	3,146 00
57 " Mechanics' National Bank	5,700 00	6,555 00
45 " Quinsigamond National Bank	4,500 00	5,175 00
40 " Fitchburg National Bank	4,000 00	6,000 00
15 " Blackstone National Bank	1,500 00	1,650 00
20 " Oxford National Bank	2,000 00	2,600 00
15 " Grafton National Bank	1,500 00	1,650 00
15 " Southbridge National Bank	1,500 00	1,950 00
30 " Westborough National Bank	3,030 00	3,450 00
25 " Wachusett National Bank	2,500 00	3,750 00
Union Pacific Railroad bonds	5,000 00	5,570 00
Boston, Barre, and Gardner Railroad bonds	12,000 00	12,000 00
	$107,430 00	$124,796 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Bay State House and two mortgages,	$2,250 00	$1,850 00
5 " Norwich and Worcester Railroad	650 00	500 00
15 " Worcester Gas-Light Company	1,950 00	1,500 00
50 " Worcester Gas-Light Company	6,500 00	5,000 00
Mortgage assigned	4,000 00	2,500 00
12 shares Worcester and Nashua Railroad	840 00	500 00
50 " Boston and Maine Railroad	13,940 00	10,600 00
10 " Worcester Gas-Light Company		
20 " Boston and Albany Railroad		
26 " Providence and Worcester Railroad,		
Personal loans	–	47,735 00
		$70,185 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$80,000 00	
Loans on mortgage of real estate (first liens)	201,842 91	
Stocks and bonds as per schedule	124,796 00	
Loans on collateral security as per schedule	70,185 00	
Cash in the office of the company, and in bank,	3,825 50	
Premiums in course of collection (net)	39 59	
Interest due and accrued	8,779 68	
Gross assets		$489,468 68

Liabilities.

Claimed and reported losses not adjusted	$2,800 00	
Unearned premiums on outstanding risks	234,298 77	
Gross liabilities		237,098 77
Surplus		$252,369 91

Income.

Net cash premiums received		$94,579 08
Received for interest from all sources		22,275 63
for rents		5,826 59
from all other sources		1,506 52
Deposit notes received during the year	$189,158 16	
Gross cash income		$124,187 82

Expenditures.

Paid for losses during the year	$30,264 68
for brokerage and commissions	6,878 47
for salaries and fees of officers and employés	8,657 85
for state and local taxes	2,090 41
for profits or surplus on terminated policies	58,615 17
for incidental expenses	3,430 90
Gross cash expenditures	$109,937 48

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$30,320,010 00	
written during 1880	6,374,038 00	
Total		$36,694,048 00
terminated during 1880		6,449,135 00
Net amount in force Dec. 31, 1880		$30,244,913 00
Deposit notes received on outstanding risks		937,195 10
Losses incurred during the year		25,052 58

Percentage of profits or surplus returned during 1880, 60 per cent.

AGGREGATE.

Assets.	
Gross present assets	$5,251,357 00
Liabilities.	
Gross present liabilities	$2,581,391 00
Income.	
Cash received for premiums during the year	$1,860,775 00
for interest and dividends	243,552 00
from assessments on deposit notes	3,971 00
for rents	16,924 00
from all other sources	13,853 00
Gross cash income	$2,139,075 00
Expenditures.	
Cash paid for losses	$554,336 00
for brokerage and commissions on premiums,	96,051 00
for salaries and fees of officers and employés	154,420 00
for interest on borrowed money	181 00
for state and local taxes	23,279 00
for return of profits or surplus	1,132,407 00
for rents	13,378 00
for all other expenditures	48,275 00
Gross cash expenditures	$2,022,327 00
General Items.	
Whole amount of risks outstanding at end of year	$365,879,409 00
of deposit notes received thereon	12,335,676 00
of risks written during the year	181,957,802 00
of risks terminated during the year	167,744,987 00
of losses incurred during the year	645,218 00

MASSACHUSETTS MUTUAL FIRE

INSURANCE COMPANIES,

WITH GUARANTEE CAPITAL.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DEC. 31, 1880.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

GUARANTEE CAPITAL, $100,000.

AUGUSTUS STORY, *President.* THOMAS H. JOHNSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$40,000 00	$45,200 00
Massachusetts state bonds	4,000 00	4,520 00
New Hampshire state bonds	4,000 00	4,720 00
Licking county (O.) bonds	5,000 00	5,150 00
Marion county (Ind.) bonds	5,000 00	5,350 00
Boston (Mass.) city bonds	5,000 00	5,150 00
Columbus (O.) city bonds	4,000 00	4,160 00
Cincinnati (O.) city bonds	5,000 00	6,000 00
Cleveland (O.) city bonds	10,000 00	10,750 00
Chicago (Ill.) city bonds	5,000 00	5,960 00
Chelsea (Mass.) city bonds	17,000 00	19,380 00
Cambridge (Mass.) city bonds	10,000 00	10,600 00
Dayton (O.) city bonds	2,000 00	2,000 00
Hartford (Conn.) city bonds	10,000 00	11,600 00
Jeffersonville (Ind.) city bonds	7,000 00	7,980 00
Jacksonville (Ill.) city bonds	5,000 00	5,300 00
Lawrence (Mass.) city bonds	5,000 00	5,800 00
Lynn (Mass.) city bonds	5,000 00	5,300 00
Lowell (Mass.) city bonds	4,000 00	4,240 00
Milwaukee (Wis.) city bonds	7,500 00	8,250 00
Minneapolis (Minn.) city bonds	5,000 00	6,000 00
Portland (Me.) city bonds	5,000 00	5,400 00
St. Louis (Mo.) city bonds	10,000 00	10,800 00
Salem (Mass.) city bonds	10,000 00	11,700 00
Delaware and Hudson Canal Co. bonds	5,000 00	6,000 00
Chicago, Burlington, and Quincy R.R. bonds,	16,500 00	21,450 00
Chicago and Alton Railroad bonds	5,000 00	5,450 00
Chicago and Eastern Illinois R.R. bonds	5,000 00	5,350 00
Baltimore and Ohio Railroad bonds	10,000 00	10,900 00
Central Pacific Railroad bonds	10,000 00	10,800 00

Central Pacific R.R. first mortgage bonds			$7,000 00	$8,050 00
Central New Jersey Railroad bonds			6,000 00	6,700 00
Denver, So. Pk., and Pacific R.R. bonds			7,000 00	7,350 00
Eastern Railroad bonds			21,000 00	21,000 00
Lehigh Valley Railroad bonds			5,000 00	6,000 00
Scioto Valley Railroad bonds			6,000 00	6,000 00
Terre Haute and South-Eastern R.R. bonds			5,000 00	5,250 00
Union Pacific Railroad bonds			15,000 00	17,250 00
Vermont Cent. and Vt. and Can. R.R. bonds,			2,000 00	1,280 00
31	shares	Old Colony Railroad	3,100 00	4,030 00
50	"	Portland, Portsm'th, and Saco R.R.	5,000 00	5,400 00
100	"	Pittsb'g, Ft. Wayne, and Chi. R.R.	10,000 00	12,500 00
31	"	National Exchange Bank, Salem	3,100 00	3,658 00
10	"	First National Bank, Salem	1,000 00	1,200 00
35	"	Mercantile Nat'l Bank, Salem	3,500 00	4,130 00
39	"	Naumkeag Nat'l Bank, Salem	3,900 00	5,655 00
140	"	Salem National Bank, Salem	14,000 00	16,520 00
50	"	National Bank of Republic, Boston,	5,000 00	6,400 00
15	"	Blackstone National Bank, Boston,	1,500 00	1,740 00
15	"	Freeman's National Bank, Boston	1,500 00	1,830 00
30	"	Globe National Bank, Boston	3,000 00	3,270 00
100	"	Merchants' National Bank, Boston,	10,000 00	14,300 00
30	"	National Revere Bank, Boston	3,000 00	3,600 00
75	"	Second National Bank, Boston	7,500 00	11,325 00
20	"	So. Danvers Nat'l Bank, Peabody	2,000 00	2,800 00
			$392,100 00	$448,498 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$40,000 00	
Loans on mortgage of real estate (first liens)	17,000 00	
Stocks, bonds, etc., as per schedule	448,498 00	
Loans on collateral security	6,000 00	
Cash in the office of the company	1,627 11	
deposited in the Salem National Bank	9,172 78	
Premiums in course of collection (net)	1,255 77	
Interest accrued	4,289 87	
Rents due	37 50	
Gross assets		$527,881 03

Liabilities.

Unearned premiums on outstanding risks	$134,636 78	
Return premiums on cancelled policies	159 74	
Dividends of profits due on terminated policies,	872 72	
Gross liabilities		135,669 24
Surplus as regards policy-holders		$392,211 79
Guarantee capital		100,000 00
Surplus over guarantee capital		$292,211 79

INCOME.

Gross cash premiums received during the year,	$80,944 92	
Deduct return premiums	3,348 22	
Net cash premiums received		$77,596 70
Received for interest on mortgages		1,325 00
for interest from all other sources		23,298 14
for rents		2,293 88
Deposit notes received during the year	$80,642 73	
Gross cash income		$104,513 72

EXPENDITURES.

Paid for losses during the year	$24,737 57
for brokerage and commissions	12,234 73
for salaries and fees of officers and employés	8,585 75
for dividends on guarantee capital	7,000 00
for state and local taxes	1,328 81
for profits or surplus on terminated policies	27,228 06
for incidental expenses	2,915 85
for expenses on real estate	1,899 37
Gross cash expenditures	$85,930 14

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$19,539,426 82	
written during 1880	6,447,436 33	
Total		$25,986,863 15
terminated during 1880	$6,405,216 07	
re-insured during 1880	163,320 00	
		6,568,536 07
Net amount in force Dec. 31, 1880		$19,418,327 08
Deposit notes received on outstanding risks		273,468 32
Losses incurred during the year		19,277 02

Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872, $73,052.94.

Rate of interest realized on investments of guarantee capital, $5\frac{26}{100}$ per cent.

MASSACHUSETTS MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Jan. 1, 1873.]

GUARANTEE CAPITAL, $200,000.

CHARLES B. CUMINGS, *President.* JOHN M. CORBETT, *Secretary.*

Office, 28 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
150 shares Tremont National Bank	$15,000 00	$18,150 00
80 " Hamilton National Bank	8,000 00	9,680 00

100 shares Merchants' National Bank	$10,000 00	$14,300 00
70 " National Union Bank	7,000 00	10,360 00
160 " New England National Bank	16,000 00	24,000 00
100 " Columbian National Bank	10,000 00	14,900 00
25 " Globe National Bank	2,500 00	2,725 00
100 " National Webster Bank	10,000 00	11,200 00
50 " Boston and Maine Railroad	5,000 00	7,300 00
Eastern Railroad bonds	16,000 00	16,720 00
Nashua and Rochester Railroad bonds	10,000 00	10,050 00
Michigan Central Railroad bonds	10,000 00	11,300 00
Boston and Lowell Railroad bonds	10,000 00	10,500 00
Burlington and Missouri River R.R. bonds	18,400 00	19,696 00
	$147,900 00	$180,881 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$7,100 00	
Loans on mortgage of real estate (first liens)	121,500 00	
Stocks, bonds, etc., as per schedule	180,881 00	
Cash deposited in the New England Trust Co.	11,271 69	
Premiums in course of collection (net)	1,127 90	
Interest due and accrued	3,704 42	
Gross assets		$325,585 01

Liabilities.

Unearned premiums on outstanding risks	$72,184 88	
Dividends of profits due on terminated policies,	1,004 73	
Gross liabilities, except guarantee capital,		73,189 61
Surplus as regards policy-holders		$252,395 40
Guarantee capital		200,000 00
Surplus over guarantee capital		$52,395 40

Income.

Gross cash premiums received during the year,	$17,876 57	
Deduct return premiums	1,171 51	
Net cash premiums received		$16,705 06
Received for interest on mortgages		9,395 00
for interest from all other sources		8,508 23
for rents		751 33
Gross cash income		$35,359 62

Expenditures.

Paid for losses during the year	$7,106 74
for brokerage and commissions	1,490 76
for salaries and fees of officers and employés	9,743 73
for interest on borrowed money	251 30

Paid for dividends on guarantee capital	$14,000 00
for state and local taxes	2,239 08
for profits or surplus on terminated policies	2,585 52
for rents	2,000 00
for incidental expenses	1,013 14
Gross cash expenditures	$40,430 27

MISCELLANEOUS.

Risks outstanding Dec. 31, 1879	$14,801,772 00	
written during 1880	2,237,121 00	
Total		$17,038,893 00
terminated during 1880		1,636,596 00
Net amount in force Dec. 31, 1880		$15,402,297 00
Losses incurred during the year		7,106 74

Percentage of profits or surplus returned during 1880, 20 per cent.

Average rate to date, 20 per cent.

Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, Acts of 1872, $10,971.81.

Rate of interest actually realized upon the investments of the guarantee capital, $5\frac{93}{100}$ per cent.

AGGREGATE.

Guarantee capital	$300,000 00
Assets.	
Gross present assets	$853,466 00
Liabilities.	
Gross present liabilities	$208,859 00
Income.	
Cash received for premiums during the year	$94,302 00
for interest and dividends	42,526 00
from all other sources	3,045 00
Gross cash income	$139,873 00
Expenditures.	
Cash paid for losses	$31,844 00
for brokerage and commission on premiums	13,725 00
for salaries and fees of officers and employés	18,329 00
for dividends	21,000 00
for state and local taxes	3,568 00
for return of profits or surplus	29,814 00
for all other expenditures	8,080 00
Gross cash expenditures	$126,360 00
General Items.	
Risks written during the year	$8,684,557 00
terminated during the year	8,205,132 00
outstanding at end of year	34,820,624 00
Losses incurred during the year	26,384 00
Net profits reserved	84,025 00

MASSACHUSETTS

MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES.

Detailed Statement of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1880.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

Whole amount of guarantee fund	$100,000 00
Paid up in subscription notes	100,000 00
Outstanding scrip not ordered to be redeemed	89,104 00

JOSHUA PAINE, *President.* LEWIS NICKERSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881	$6,000 00	$6,090 00
Chicago city bonds, 7s	10,000 00	11,500 00
Cincinnati city bonds, 7 3/10s	5,000 00	6,300 00
Long Island city bonds, 7s	2,000 00	2,000 00
Dayton city bonds, 7s	2,000 00	2,120 00
Rockland city bonds, 6s	3,000 00	3,000 00
Thomaston town bonds, 6s	2,000 00	2,000 00
Hyde Park town bonds, 7s	2,000 00	2,100 00
45 shares Republic National Bank, Boston	4,500 00	6,367 50
78 " Freeman's National Bank, Boston	7,800 00	9,516 00
15 " Revere National Bank	1,500 00	1,800 00
16 " Hide and Leather Nat'l B'k, Boston,	1,600 00	1,872 00
15 " Traders' National Bank, Boston	1,500 00	1,560 00
15 " State National Bank, Boston	1,500 00	1,815 00
30 " First National Bank, Provincetown,	3,000 00	4,200 00
80 " Chicago and North-Western R.R.	8,000 00	11,280 00
16 " Boston and Albany Railroad	1,600 00	2,624 00
35 " Burl., Cedar Rapids, and No. R.R.	3,500 00	2,625 00
6 " Chicago, St. P., and Minneap. R.R.	600 00	288 00
Mich. Air-Line R.R. first mortgage bonds	7,000 00	8,050 00
Conn. Western R.R. first mortgage bonds	5,000 00	1,500 00
Chicago, St. P., and Minneap. 1st mort. bonds,	3,000 00	3,000 00
Chi., St. P., and Minneap. land-grant bonds	3,000 00	3,000 00
Burl., Cedar Rapids, and No. R.R., first mort.	4,000 00	4,000 00
Portland Water Company's bonds	2,000 00	2,100 00
New England Mort. Security Co.'s bonds	2,000 00	2,100 00
Personal loans	2,407 68	2,407 68
Insurance scrip (own) $240 00		
Office furniture 341 65		
	$95,507 68	$105,215 18

Summary of Assets Dec. 31, 1880.

Stocks, bonds, etc., as per schedule	$105,215 18	
Cash in the office of the company	877 65	
deposited in various banks	9,775 83	
Interest due and accrued	1,454 81	
Premiums in course of collection (gross)	13,737 22	
Notes taken for marine and inland risks	23,397 28	
Unpaid stock or subscription notes on time not exceeding 12 months, not yet due	100,000 00	
Gross assets		$254,457 97

Liabilities.

Losses adjusted, unpaid	$265 31	
claimed and reported	300 00	
disputed or resisted	3,000 00	
Total amount of losses	$3,565 31	
Unearned premiums on outstanding risks	23,034 71	
Interest due or accrued on scrip	324 93	
Due and accrued for rent, salaries, etc.	585 00	
State and local taxes	60 04	
Gross liabilities, except capital and scrip,		27,569 99
Surplus as regards policy-holders		$226,887 98
Guarantee fund	$100,000 00	
Scrip outstanding not ordered to be redeemed,	89,104 00	
		189,104 00
Surplus over guarantee fund and scrip		$37,783 98

Income.

Cash rec'd for marine and inland premiums	$39,306 58	
Deduct re-insurance and return premiums	2,788 00	
Net cash rec'd for marine and inl'd premiums,		$36,518 58
Unpaid premium notes received during the year	$34,247 55	
Interest and dividends received from all sources		5,577 13
Gross cash income		$42,095 71

Expenditures.

Net cash paid for marine and inland losses	$29,883 35
Interest paid scrip-holders	5,043 42
Cash paid for commissions and brokerage	1,529 15
for salaries of officers and employés	1,150 00
for state and local taxes	708 41
for rent and incidentals	431 40
Gross cash expenditures	$38,745 73

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1879	$323,638 00	$24,452 94
written during 1880	609,262 00	33,110 69
Total	$932,900 00	$57,563 63
Deduct risks expired and terminated	616,961 00	34,166 35
In force at end of year	$315,939 00	$23,397 28
Deduct amount re-insured	8,838 00	362 57
Net amount in force	$307,101 00	$23,034 71

Miscellaneous.

Marine and inland losses incurred during the year	$16,012 26

BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 8, 1873.]

Whole amount of guarantee fund	$557,200 00
Paid up in cash	557,200 00
Outstanding scrip not ordered to be redeemed	78,410 00

J. W. Balch, *President.* Washington Glover, *Secretary.*

Office, No. 45 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
250 shares	Merchants' National Bank	$25,000 00	$35,750 00
200 "	State National Bank	20,000 00	24,200 00
100 "	Merchandise National Bank	10,000 00	11,000 00
300 "	National Bank of the Republic	30,000 00	38,400 00
300 "	Washington National Bank	30,000 00	41,100 00
300 "	Columbian National Bank	30,000 00	44,700 00
200 "	Tremont National Bank	20,000 00	24,200 00
17 "	New England National Bank	1,700 00	2,567 00
328 "	Phila., Wil., and Balt. Railroad	16,400 00	23,616 00
225 "	Fitchburg Railroad	22,500 00	32,400 00
300 "	Boston and Providence Railroad	30,000 00	45,900 00
50 "	Boston and Albany Railroad	5,000 00	8,200 00
United States bonds		50,000 00	56,000 00
New England Mortgage Security Co. bonds		10,000 00	10,700 00
Boston and Providence Railroad bonds		100,000 00	125,000 00
Framingham and Lowell Railroad bonds		25,000 00	22,500 00
67 shares Revere National Bank		6,700 00	8,040 00
Cedar Rapids and Mo. Railroad bonds		2,500 00	3,000 00
		$434,800 00	$557,273 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Cambridge city bonds	$550 00	$400 00
Kan. City, St. Joseph, and C. B. R.R. bonds	31,400 00	25,000 00
100 shares First Nat'l Bank (Concord, N.H.),	15,000 00	10,000 00
105 " Roxbury Mill Corporation	5,000 00	18,000 00
50 " Bloomsburg Iron Company	8,000 00	
52 " Ocean Mills Company	7,800 00	
50 " Lake Superior Iron Company	5,000 00	
188 " Ocean Mills Company	28,200 00	20,000 00
52 " Boston and Maine Railroad	7,600 00	8,000 00
United States bonds	2,250 00	
	$110,800 00	$81,400 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$20,000 00	
Loans on mortgage of real estate (first liens*),	171,000 00	
Interest due or accrued thereon	4,078 62	
Stocks, bonds, etc., as per schedule	557,273 00	
Loans on collateral security as per schedule	81,400 00	
Cash in the office of the company	4,298 74	
deposited in Washington Nat'l Bank	61,096 62	
Interest due and accrued	1,900 00	
Premiums in course of collection (gross)	11,865 76	
Notes taken for marine and inland risks	57,344 77	
Gross assets		$970,257 51

Liabilities.

Losses claimed and reported	$26,000 00	
disputed or resisted	13,000 00	
Unearned premiums on outstanding risks	145,364 14	
Unused balances of premium notes	1,513 40	
Interest due or accrued on scrip	180 00	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage	1,200 00	
Gross liabilities, except guarantee fund and scrip		187,757 54
Surplus as regards policy-holders		$782,499 97
Guarantee fund	$557,200 00	
Scrip outstanding not ordered to be redeemed,	78,410 00	
		635,610 00
Surplus over guarantee fund and scrip		$146,889 97

* Value of lands mortgaged $157,000 00
Value of buildings thereon 145,800 00
Amount of insurance held as collateral 129,500 00

Income.

Cash received for fire premiums	$131,457 04	
Deduct re-insurance and return premiums	20,588 25	
Net cash received for fire premiums		$110,868 79
Cash received for marine and inl'd premiums	$207,366 48	
Deduct re-insurance and return premiums	30,060 97	
Net cash rec'd for marine and inl'd premiums,		177,305 51
Unpaid premium notes received during the year	$42,798 73	
Interest and dividends received from all sources		47,927 68
Income from rents		1,070 46
Miscellaneous		247 74
Gross cash income		$337,420 18

Expenditures.

Cash paid for fire losses	$60,215 26	
Deduct salvage and re-insurance	1,602 22	
Net cash paid for fire losses		$58,613 04
Cash paid for marine and inland losses	$114,209 10	
Deduct salvage and re-insurance	3,461 98	
Net cash paid for marine and inland losses		110,747 12
Cash dividends paid		77,934 00
Interest paid scrip-holders		4,675 80
Cash paid for commissions and brokerage		27,660 12
for salaries of officers and employés		23,750 00
for state and local taxes		8,446 88
for rent		4,250 00
for incidentals		11,688 62
Gross cash expenditures		$327,765 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$16,255,521 00	$172,346 70
written during 1880	17,772,984 00	134,739 82
Total	$34,028,505 00	$307,086 52
Deduct risks expired and terminated	15,423,160 00	115,190 38
In force at end of year	$18,605,345 00	$191,896 14
Deduct amount re-insured	694,650 00	6,080 56
Net amount in force	$17,910,695 00	$185,815 58
Marine risks outstanding Dec. 31, 1879	$11,759,251 00	$63,372 28
written during 1880	13,588,615 00	201,084 13
Total	$25,347,866 00	$264,456 41
Deduct risks expired and terminated	19,897,813 00	207,319 78
In force at end of year	$5,450,053 00	$57,136 63
Deduct amount re-insured	125,452 00	2,309 77
Net amount in force	$5,324,601 00	$54,826 86

MISCELLANEOUS.

Premiums received from organization of company	$2,718,229 07
Losses paid from organization of company	1,482,715 69
Cash dividends declared from organization of company	564,208 00
Dividends declared during the year	77,934 00
Fire losses incurred during the year	56,389 04
Marine and inland losses incurred during the year	109,347 12
Company's stock owned by directors	28,000 00

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business Oct. 1, 1853.]

WILLIAM PERKINS, *President.* GEORGE L. DEBLOIS, *Secretary.*

Office, No. 52 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$52,700 00
Brookline water bonds, 7s	10,000 00	13,300 00
Beverly town loan	20,000 00	21,000 00
100 shares Atlas National Bank	10,000 00	12,700 00
100 " Old Boston National Bank	5,000 00	6,100 00
100 " Continental National Bank	10,000 00	11,500 00
300 " Columbian National Bank	30,000 00	44,700 00
150 " Commerce National Bank	15,000 00	18,300 00
300 " Hide and Leather National Bank	30,000 00	35,100 00
16 " Massachusetts National Bank	4,000 00	4,760 00
120 " North National Bank	12,000 00	15,600 00
100 " New England National Bank	10,000 00	15,100 00
300 " Republic National Bank	30,000 00	38,400 00
200 " Second National Bank	20,000 00	30,400 00
30 " State National Bank	3,000 00	3,630 00
350 " Tremont National Bank	35,000 00	42,350 00
100 " Webster National Bank	10,000 00	11,200 00
300 " Washington National Bank	30,000 00	41,100 00
200 " Boston and Albany Railroad	20,000 00	32,800 00
120 " Boston and Providence Railroad	12,000 00	18,360 00
40 " Boston and Lowell Railroad	20,000 00	22,200 00
Eastern Railroad mortgage bonds	10,000 00	10,400 00
Houston and Texas Central Railroad bond	2,500 00	2,000 00
Insurance scrip of other companies	1,144 00	1,000 00
95 shares Relief Steamboat Company	2,500 00	1,500 00
	$402,144 00	$506,200 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Boston and Lowell Railroad note	$25,200 00	$25,000 00
148 shares Chi., Burlington, and Quincy R.R.	26,640 00	15,000 00

	Market value.	Loaned thereon.
Corporation notes (indorsed)	$50,000 00	$50,000 00
Individual notes (indorsed)	67,021 32	61,522 36
Kansas City, St. Jo., and C. B. R.R. bonds	14,520 00	12,000 00
China Mutual Insurance scrip	6,070 00	5,000 00
Burlington and Missouri River R.R. bonds	2,016 00	1,200 00
	$191,467 32	$169,722 36

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks, bonds, etc., as per schedule	$506,200 00	
Loans on collateral security as per schedule	169,722 36	
Cash deposited in Columbian National Bank	35,428 33	
Interest due and accrued	3,211 50	
Premiums in course of collection (gross)	90,166 02	
Notes taken for marine and inland risks	178,325 43	
Gross assets		$983,053 64

LIABILITIES.

Losses claimed and reported	$65,000 00	
Unearned premiums on outstanding risks	165,353 99	
Interest due or accrued on scrip	291 00	
Due and accrued for rent, etc.	531 25	
Commissions and brokerage	500 00	
Gross liabilities, except scrip		231,676 24
Surplus as regards policy-holders		$751,377 40
Scrip outstanding not ordered to be redeemed		568,100 00
Surplus over scrip		$183,277 40

INCOME.

Cash rec'd for marine and inland premiums	$360,589 12	
Deduct re-insurance and return premiums	52,464 15	
Net cash rec'd for marine and inl'd premiums,		$308,124 97
Unpaid premium notes received during the year	$284,491 45	
Interest and dividends received from all sources		32,969 82
Income from re-insurance scrip		620 00
Gross cash income		$341,714 79

EXPENDITURES.

Cash paid for marine and inland losses	$235,404 16	
Deduct salvage and re-insurance	17,942 67	
Net cash paid for marine and inland losses		$217,461 49
Cash paid for redemption of scrip		217,770 00
Interest paid scrip-holders		41,907 00
Cash paid for commissions and brokerage		8,584 26
for salaries of officers and employés		19,620 00
for state and local taxes		4,027 29
for incidentals		10,746 31
Gross cash expenditures		$520,116 35

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1879 .	$8,183,042 00	$177,438 02
written during 1880 . .	17,992,783 00	385,998 76
Total	$26,175,825 00	$563,436 78
Deduct risks expired and terminated .	17,687,202 00	386,098 88
In force at end of year	$8,488,623 00	$177,337 90
Deduct amount re-insured . . .	692,100 00	11,983 91
Net amount in force . . .	$7,796,523 00	$165,353 99

Miscellaneous.

Premiums received from organization of company . .	$11,165,000 00
Losses paid from organization of company . . .	7,209,000 00
Cash dividends declared from organization of company,	2,218,800 00
Marine and inland losses incurred during the year .	235,404 16

INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of guarantee fund	$109,600
Paid up in subscription notes.	109,600
Outstanding scrip not ordered to be redeemed	143,887

John H. Dane, *President.* William L. Caverly, *Secretary.*

Office, No. 49 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Framingham and Lowell Railroad bonds .	$10,000 00	$9,100 00
Old Colony Railroad bonds	10,000 00	12,500 00
Boston and Albany Railroad bonds. . .	2,000 00	2,510 00
Boston and Maine Railroad bonds . . .	5,000 00	6,250 00
Fitchburg Railroad bonds	23,000 00	27,320 00
Boston and Lowell Railroad bonds . . .	5,000 00	5,500 00
New York and New England R.R. bonds .	5,000 00	5,700 00
Nashua and Rochester Railroad bonds . .	18,000 00	16,560 00
New England Mortgage Security Co.'s bonds .	6,000 00	6,420 00
Highland Street Railway bonds . . .	2,000 00	2,140 00
Metropolitan Railroad bonds	7,000 00	7,570 00
Cleveland city bonds	2,000 00	2,340 00
100 shares Boston and Maine Railroad . .	10,000 00	14,600 00
150 " Old Colony Railroad . . .	15,000 00	19,050 00
75 " Boston and Providence Railroad .	7,500 00	11,475 00
60 " National Webster Bank . . .	6,000 00	6,720 00
15 " Hamilton National Bank . .	1,500 00	1,830 00
United States bonds	5,000 00	5,600 00
China Mutual Insurance Company scrip . .	3,450 00	3,277 00
Delaware Mutual Safety Insurance Co. scrip .	95 00	86 00
	$143,545 00	$166,548 00

Summary of Assets Dec. 31, 1880.

Stocks, bonds, etc., as per schedule	$166,548 00	
Cash in the office of the company	8,950 88	
deposited in Market National Bank	10,846 13	
Interest due and accrued	1,472 36	
Notes taken for marine and inland risks	85,300 87	
Subscription notes on time not exceeding 12 months not yet due	109,600 00	
Gross assets		$382,718 24

Liabilities.

Losses adjusted unpaid	$24,000 00	
claimed and reported	7,000 00	
Unearned premiums on outstanding risks	76,448 43	
Interest due or accrued on scrip	130 98	
Due and accrued for rent, salaries, etc.	625 00	
Gross liabilities, except guarantee fund and scrip		108,204 41
Surplus as regards policy-holders		$274,513 83
Guarantee fund	$109,600 00	
Scrip outstanding not ordered to be redeemed,	143,887 00	
		253,487 00
Surplus over guarantee fund and scrip		$21,026 83

Income.

Cash rec'd for marine and inland premiums	$100,704 75	
Deduct re-insurance and return premiums	2,537 94	
Net cash rec'd for marine and inl'd premiums,		$98,166 81
Unpaid premium notes received during the year	$73,570 53	
Interest and dividends received from all sources		9,328 54
Gross cash income		$107,495 35

Expenditures.

Cash paid for marine and inland losses	$83,295 19	
Deduct salvage and re-insurance	2,732 53	
Net cash paid for marine and inland losses		$80,562 66
Interest paid scrip-holders		8,584 62
Cash paid for commissions and brokerage		3,187 06
for salaries of officers and employés		10,500 00
for state and local taxes		920 36
for rent and incidentals		5,117 99
Gross cash expenditures		$108,872 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$19,350 00	$260 13
Deduct risks expired and terminated	19,350 00	260 13

		Premiums.
Marine risks outstanding Dec. 31, 1879 .	$1,775,498 00	$73,525 88
written during 1880 . .	2,832,805 00	106,225 49
Total	$4,608,303 00	$179,751 37
Deduct risks expired and terminated .	2,915,025 00	101,625 49
In force at end of year	$1,693,278 00	$78,125 88
Deduct amount re-insured	43,350 00	1,677 45
Net amount in force . . .	$1,649,928 00	$76,448 43

MISCELLANEOUS.

Premiums received from organization of company . .	$2,001,596 22
Losses paid from organization of company . . .	1,199,379 32
Marine and inland losses incurred during the year . .	83,030 84

AGGREGATE.

Whole amount of guarantee fund	$766,800 00
in cash	557,200 00
in subscription notes	209,600 00
of outstanding scrip not cancelled	879,501 00
Assets.	
Gross present assets	$2,590,488 00
Liabilities.	
Gross present liabilities	$555,208 00
Income.	
Cash received during the year for fire premiums	$110,869 00
during the year for marine premiums	620,117 00
for interest and dividends	95,803 00
from all other sources	1,937 00
Gross cash income	$828,726 00
Expenditures.	
Cash paid during the year for fire losses	$58,613 00
during the year for marine losses	438,654 00
for brokerage and commissions on premiums,	40,960 00
for salaries of officers and employés	55,020 00
for interest and dividends to subscribers and members	77,934 00
for state and local taxes	14,102 00
for redemption of scrip	217,771 00
for interest p'd to scrip-holders during the year,	60,212 00
for incidental expenses	32,235 00
Gross cash expenditures	$995,501 00
General Items.	
Fire risks written during the year	$17,772,984 00
Premiums charged or receivable thereon	134,740 00
Marine risks written during the year	35,023,465 00
Premiums charged or receivable thereon	726,419 00
Fire risks terminated during the year	15,423,160 00
Marine risks terminated during the year	41,117,001 00
Fire risks outstanding at end of year	17,910,695 00
Marine risks outstanding at end of year	15,078,153 00
Fire losses incurred during the year	56,389 00
Marine losses incurred during the year	443,794 00
Scrip dividends declared during the year	84,460 00

MASSACHUSETTS

JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1880.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

PAID-UP CAPITAL, $300,000.

FRANCIS PEABODY, *President.* J. W. FIELD, *Secretary.*

Office, No. 54 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
444 shares Old Boston National Bank	$22,200 00	$27,528 00
200 " Columbian National Bank	20,000 00	29,800 00
45 " National Eagle Bank	4,500 00	5,287 50
170 " Globe National Bank	17,000 00	18,700 00
142 " Hamilton National Bank	14,200 00	17,182 00
62 " New England National Bank	6,200 00	9,362 00
100 " Suffolk National Bank	10,000 00	12,400 00
152 " State National Bank	15,200 00	18,392 00
280 " National Union Bank	28,000 00	41,440 00
406 " Boston and Albany Railroad	40,600 00	66,584 00
11 " Boston and Lowell Railroad	5,500 00	6,132 50
8 " Merrimack Manufacturing Co.	8,000 00	12,960 00
United States bonds, 1881, 5s	80,000 00	81,300 00
Boston and Albany Railroad bonds, 7s	35,000 00	43,750 00
	$306,400 00	$390,818 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Kansas City, St. Jo., and C. B. R.R. bonds	$6,050 00	$4,100 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$64,000 00
Stocks, bonds, etc., as per schedule	390,818 00
Loans on collateral security as per schedule	4,100 00
Cash in the office of the company	1,043 29
deposited in Old Boston National Bank	37,664 89
Interest due and accrued	1,598 90
Premiums in course of collection (gross)	4,122 27
Notes taken for marine and inland risks	46,626 54

Rents due and accrued	$287 50	
Due on sale of steamer "Chas. Pearson"	1,500 00	
Premiums more than 3 months due, $695 58		
Gross assets		$551,761 39

LIABILITIES.

Losses claimed and reported	$5,636 22	
disputed or resisted	7,500 00	
Total amount of losses	$13,136 22	
Less re-insurance	308 46	
Net amount of unpaid losses	$12,827 76	
Unearned premiums on outstanding risks	82,334 66	
Dividends to stockholders unpaid	115 00	
Due and accrued for rent, salaries, etc.	147 07	
Commissions and brokerage	469 05	
Re-insurance due	723 54	
Gross liabilities, except capital		96,617 08
Surplus as regards policy-holders		$455,144 31
Paid-up capital		300,000 00
Surplus over capital		$155,144 31

INCOME.

Cash received for fire premiums	$32,615 43	
Deduct re-insurance and return premiums	3,716 02	
Net cash received for fire premiums		$28,899 41
Cash received for marine and inland premiums,	$93,938 00	
Deduct re-insurance and return premiums	12,621 94	
Net cash received for marine and inl'd prem's,		81,316 06
Unpaid premium notes received during the year	$34,867 82	
Interest and dividends received from all sources		20,044 71
Income from rents		1,337 50
Gross cash income		$131,597 68

EXPENDITURES.

Cash paid for fire losses	$11,298 76	
Deduct salvage and re-insurance	354 32	
Net cash paid for fire losses		$10,944 44
Cash paid for marine and inland losses	$68,171 03	
Deduct salvage and re-insurance	8,189 71	
Net cash paid for marine and inland losses		59,981 32
Cash dividends paid		29,975 00
paid for commissions and brokerage		7,456 93
for salaries of officers and employés		15,231 25
for state and local taxes		4,254 57

Cash paid for interest on settlements	$738 73
for incidentals	4,455 19
Gross cash expenditures	$133,037 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$7,005,446 00	$60,305 11
written during 1880	6,309,425 00	32,046 26
Total	$13,314,871 00	$92,351 37
Deduct risks expired and terminated	5,585,486 00	29,789 07
In force at end of year	$7,729,385 00	$62,562 30
Deduct amount re-insured	376,031 00	3,387 23
Net amount in force	$7,353,354 00	$59,175 07
Marine risks outstanding Dec. 31, 1879	$3,645,917 00	$45,273 89
written during 1880	5,194,358 00	73,536 75
Total	$8,840,275 00	$118,810 64
Deduct risks expired and terminated	4,967,176 00	58,815 89
In force at end of year	$3,873,099 00	$59,994 75
Deduct amount re-insured	21,700 00	1,561 25
Net amount in force	$3,851,399 00	$58,433 50

Miscellaneous.

Premiums received from organization of company	$7,547,400 00
Losses paid from organization of company	5,608,000 00
Cash dividends declared from organization of company	2,535,000 00
Dividends declared during the year	30,000 00
Fire losses incurred during the year	12,362 29
Marine and inland losses incurred during the year	59,967 07
Company's stock owned by directors	12,900 00

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated March, 1852. Commenced business January, 1853.]

Paid-up Capital, $50,000.

Charles A. Fuller, *President.* Elisha Whitney, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
126	shares Beverly National Bank	$12,600 00	$15,120 00
80	" Naumkeag National Bank, Salem	8,000 00	11,600 00
67	" Merchants' National Bank, Salem	3,250 00	4,690 00
50	" Mercantile National Bank, Salem	5,000 00	6,000 00
5	" First National Bank, Salem	500 00	600 00
17	" Grand National Bank, Marblehead,	1,700 00	2,040 00
30	" Revere National Bank, Boston	3,000 00	3,600 00

	Par value.	Market value.
20 shares Traders' National Bank, Boston .	$2,000 00	$2,060 00
20 " Hide and Leather Nat'l B'k, Boston,	2,000 00	2,340 00
5 " Eagle National Bank, Boston . .	500 00	585 00
2 " Merchants' Nat'l Bank, Boston .	200 00	280 00
1 share Great Falls and Conway Railroad .	100 00	20 00
	$38,850 00	$48,935 00

Summary of Assets Dec. 31, 1880.

Stocks, bonds, etc., as per schedule . .	$48,935 00	
Cash in the office of the company . . .	94 60	
deposited in Maverick National Bank .	15,389 21	
Interest due and accrued	600 00	
Premiums in course of collection (gross) .	1,832 97	
Notes taken for marine and inland risks . .	6,987 25	
Gross assets		$73,839 03

Liabilities.

Losses claimed and reported	$5,340 00	
Unearned premiums on outstanding risks .	16,331 83	
Gross liabilities, except capital . .		21,671 83
Surplus as regards policy-holders		$52,167 20
Paid-up capital		50,000 00
Surplus over capital		$2,167 20

Income.

Cash rec'd for marine and inland premiums .	$31,708 86	
Deduct re-insurance and return premiums .	614 71	
Net cash rec'd for marine and inl'd premiums,		$31,094 15
Unpaid premium notes received during the year	$6,987 25	
Interest and dividends received from all sources . . .		2,694 08
Gross cash income		$33,788 23

Expenditures.

Cash paid for marine and inland losses	$11,814 74
for commissions and brokerage	2,689 10
for salaries of officers and employés . . .	2,692 61
for state and local taxes	97 39
for incidentals	1,389 67
Gross cash expenditures	$18,683 51

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec 31, 1879	$6,500 00	$671 30
written during 1880	2,721,528 00	39,997 56
Total	$2,728,028 00	$40,668 86
Deduct risks expired and terminated	2,355,623 00	24,245 03
In force at end of year	$372,405 00	$16,423 83
Deduct amount re-insured	4,000 00	92 00
Net amount in force	$368,405 00	$16,331 83

Miscellaneous.

Premiums received from organization of company	$328,805 83
Losses paid from organization of company	300,923 88
Cash dividends declared from organization of company	55,750 00
Marine and inland losses incurred during the year	17,154 74
Company's stock owned by directors	8,500 00

BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 23, 1873. Commenced business Jan. 20, 1874.]

Paid-up Capital, $500,000.*

R. B. Fuller, *President.* T. H. Lord, *Secretary.*

Office, No. 17 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$200,000 00	$224,375 00
Boston city bonds	75,000 00	90,000 00
Atchison, Topeka, and Santa Fé R.R. stock	50,000 00	75,000 00
New Mexico and South'n Pacific R.R. bonds	30,000 00	34,950 00
Cambridge city bonds	27,000 00	29,025 00
Boston and Albany Railroad bonds	20,000 00	25,000 00
Bangor city bonds	10,000 00	10,250 00
Merchandise National Bank stock	10,000 00	11,100 00
Atchison, Topeka, and Santa Fé R.R. bonds	5,000 00	5,225 00
	$427,000 00	$504,925 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
819 shares Atch., Top., and Santa Fé R.R.	$122,850 00	$78,000 00
200 " St. Louis and San Francisco R.R.	20,000 00	10,000 00
101 " Casco National Bank, Portland	15,150 00	10,000 00
Atchison, Topeka, and Santa Fé R.R. bonds	5,225 00	5,400 30
Pueblo and Arkansas Valley R.R. bonds	1,180 00	
New Mexico and South'n Pacific R.R. bonds	5,825 00	5,000 00

* Since increased to $1,000,000.

	Market value.	Loaned thereon.
173 shares Iowa Central Railroad	$9,000 00	$5,000 00
Cambridge city bonds	2,150 00	1,500 00
50 shares Sanford Steamship Company	3,000 00	1,500 00
United States bond	1,016 25	1,000 00
	$185,396 25	$117,400 30

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$79,806 05	
Stocks, bonds, etc., as per schedule	504,925 00	
Loans on collateral security as per schedule	117,400 30	
Cash deposited in various banks	295,146 21	
Interest due and accrued	6,595 31	
Premiums in course of collection (gross)	91,838 70	
Notes taken for marine and inland risks	388,162 01	
Gross assets		$1,483,873 58

Liabilities.

Losses claimed and reported	$142,452 47	
Unearned premiums on outstanding risks	441,114 76	
Gross liabilities, except capital		583,567 23
Surplus as regards policy-holders		$900,306 35
Paid-up capital		500,000 00
Surplus over capital		$400,306 35

Income.

Cash rec'd for marine and inland premiums	$924,545 02	
Deduct re-insurance and return premiums	198,226 22	
Net cash rec'd for marine and inl'd premiums,		$726,318 80
Unpaid premium notes received during the year	$385,163 69	
Interest and dividends received from all sources		38,478 36
Gross cash income		$764,797 16

Expenditures.

Cash paid for marine and inland losses	$540,809 67	
Deduct salvage and re-insurance	104,495 73	
Net cash paid for marine and inland losses		$436,313 94
Cash dividends paid		50,000 00
paid for commissions and brokerage		41,424 28
for salaries of officers and employés		42,000 01
for state and local taxes		13,384 80
for incidentals		33,582 03
Gross cash expenditures		$616,705 06

* Total value of property mortgaged $145,000 00
Amount of insurance held as collateral 75,800 00

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1879	$7,990,454 00	$414,751 84
written during 1880	61,310,501 00	1,008,944 63
Total	$69,300,955 00	$1,423,696 47
Deduct risks expired and terminated	60,686,537 00	970,089 76
In force at end of year	$8,614,418 00	$453,606 71
Deduct amount re-insured	477,755 00	12,491 95
Net amount in force	$8,136,663 00	$441,114 76

MISCELLANEOUS.

Premiums received from organization of company	$5,472,350 87
Losses paid from organization of company	3,036,901 73
Cash dividends declared from organization of company	255,000 00
Dividends declared during the year (10 per cent)	50,000 00
Marine and inland losses incurred during the year	576,899 20
Company's stock owned by directors	105,200 00

COMMONWEALTH INSURANCE COMPANY, BOSTON.

[Incorporated May 6, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, $500,000.

SAMUEL APPLETON, *President.* JAMES BRUERTON, *Secretary.*

Office, No. 30 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$115,000 00	$129,125 00
Fitchburg Railroad bonds		25,000 00	28,500 00
Cape Cod Railroad bonds		30,000 00	30,600 00
Vermont and Massachusetts Railroad bonds		12,100 00	12,584 00
67 shares	Vermont and Massachusetts R.R.	6,700 00	8,408 50
108 "	Atlas National Bank	10,800 00	13,729 50
10 "	Atlantic National Bank	1,000 00	1,530 00
20 "	City National Bank	2,000 00	2,402 50
27 "	Columbian National Bank	2,700 00	4,023 00
38 "	Eliot National Bank	3,800 00	4,298 75
11 "	Everett National Bank	1,100 00	1,237 50
11 "	Freeman's National Bank	1,100 00	1,343 37
4 "	Globe National Bank	400 00	440 00
45 "	Hamilton National Bank	4,500 00	5,490 00
42 "	Howard National Bank	4,200 00	5,040 00
42 "	Hide and Leather National Bank	4,200 00	4,919 25
50 "	Manufacturers' National Bank	5,000 00	5,368 75
30 "	Market National Bank	3,000 00	3,262 50

		Par value.	Market value.
100 shares	Merchandise National Bank	$10,000 00	$11,025 00
5 "	Massachusetts National Bank	1,250 00	1,487 50
62 "	Mount Vernon National Bank	6,200 00	6,944 00
7 "	National Bank of North America	700 00	792 50
41 "	National Bank of the Republic	4,100 00	5,248 00
4 "	North National Bank	400 00	522 00
34 "	New England National Bank	3,400 00	5,142 50
80 "	Revere National Bank	8,000 00	9,620 00
70 "	State National Bank	7,000 00	8,487 50
7 "	Shawmut National Bank	700 00	843 50
25 "	Shoe and Leather National Bank	2,500 00	2,893 75
54 "	Traders' National Bank	5,400 00	5,616 00
45 "	Tremont National Bank	4,500 00	5,445 00
100 "	Webster National Bank	10,000 00	11,212 50
		$296,750 00	$337,582 37

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Chicago city bonds	$3,735 00	$3,000 00
Pueblo and Arkansas Valley Railroad bonds	3,540 00	10,000 00
Atchison, Topeka, and Santa Fé R.R. bonds	8,470 00	
Cambridge city bonds	1,250 00	1,000 00
13 shares Chi., Burlington, and Quincy R.R.	2,340 00	10,000 00
10 " Boston and Albany Railroad	1,640 00	
10 " South Boston Gas-Light Company	1,100 00	
Union Pacific S. F. bonds	8,365 00	
Boston city bonds	5,200 00	5,000 00
Chicago and Eastern Illinois Railroad bonds	2,000 00	
450 shares National Tube Works	80,000 00	40,000 00
50 " Manufacturers' National Bank	5,368 75	3,500 00
3 " Hamilton Woolen Company	543 00	46,500 00
68 " Lyman Mills	7,820 00	
150 " Washington Mills Company	13,500 00	
78 " Hill Manufacturing Company	7,644 00	
7 " Atlas National Bank	889 87	
100 " Atlantic Cotton Mill	14,650 00	
121 " Washington Mills Company	10,890 00	
1 share Otis Manufacturing Company	1,302 50	
	$180,248 12	$119,000 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$10,500 00
Loans on mortgage of real estate (first liens *),	189,650 00
Interest due or accrued thereon	1,712 60
Stocks, bonds, etc., as per schedule	337,582 37

* Value of lands mortgaged $216,800 00
Value of buildings thereon 126,000 00
Amount of insurance held as collateral 115,550 00

Loans on collateral security as per schedule	$119,000 00	
Cash in the office of the company	557 64	
deposited in Merchandise Nat'l Bank	15,246 76	
Interest due and accrued	3,304 13	
Premiums in course of collection (gross)	42,897 29	
Rents due and accrued	66 67	
Gross assets		$720,517 46

LIABILITIES.

Losses adjusted, unpaid	$15,616 91	
claimed and reported	13,472 00	
disputed or resisted	697 84	
Unearned premiums on outstanding risks	159,817 37	
Commissions and brokerage	6,546 29	
Gross liabilities, except capital		196,150 41
Surplus as regards policy-holders		$524,367 05
Paid-up capital		500,000 00
Surplus over capital		$24,367 05

INCOME.

Cash received for fire premiums	$300,663 48	
Deduct re-insurance and return premiums	34,542 23	
Net cash received for fire premiums		$266,121 25
Interest received on bonds and mortgages		12,301 40
and dividends received from all other sources		21,195 28
Income from rents		142 23
Gross cash income		$299,760 16

EXPENDITURES.

Cash paid for fire losses	$173,195 18	
Deduct salvage and re-insurance	4,100 95	
Net cash paid for fire losses		$169,094 23
Cash dividends paid		30,000 00
paid for commissions and brokerage		47,609 20
for salaries of officers and employés		18,084 00
for state and local taxes		10,944 89
for rent		4,000 00
for incidentals		14,956 35
Gross cash expenditures		$294,688 67

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$23,603,824 00	$261,491 70
written during 1880	31,429,720 00	300,663 48
Total	$55,033,544 00	$562,155 18
Deduct risks expired and terminated	26,114,730 00	233,779 05
In force at end of year	$28,918,814 00	$328,376 13
Deduct amount re-insured	728,071 00	8,331 47
Net amount in force	$28,190,743 00	$320,044 66

MISCELLANEOUS.

Premiums received from organization of company	$1,215,150 00
Losses paid from organization of company	515,106 03
Cash dividends declared from organization of company	85,000 00
Dividends declared during the year (6 per cent)	30,000 00
Fire losses incurred during the year	164,317 25
Company's stock owned by directors	104,800 00

DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 30, 1872. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, $300,000.

ARTHUR WM. HOBART, *President.* HENRY F. PERKINS, *Secretary.*

Office, No. 29 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
100	shares Second National Bank	$10,000 00	$15,200 00
100	" Merchants' National Bank	10,000 00	14,300 00
100	" Republic National Bank	10,000 00	12,800 00
100	" State National Bank	10,000 00	12,400 00
100	" Suffolk National Bank	10,000 00	12,350 00
100	" Atlas National Bank	10,000 00	12,712 50
69	" Hide and Leather National Bank	6,900 00	8,081 62
100	" Howard National Bank	10,000 00	12,000 00
50	" New England National Bank	5,000 00	7,550 00
50	" City National Bank	5,000 00	6,006 25
50	" Redemption National Bank	5,000 00	7,062 50
44	" Union National Bank	4,400 00	6,528 50
30	" Eagle National Bank	3,000 00	3,532 50
7	" Tremont National Bank	700 00	847 00
Boston and Albany Railroad bonds		10,000 00	12,587 50
Boston and Providence Railroad bonds		10,000 00	12,500 00
Old Colony Railroad bonds		20,000 00	23,950 00
Boston and Maine Railroad bonds		10,000 00	12,500 00
Boston and Fitchburg Railroad bonds		8,000 00	10,000 00
Boston and Lowell Railroad bonds		10,000 00	11,200 00
Eastern Railroad bonds		5,000 00	5,237 50
Vermont and Massachusetts Railroad bonds		5,000 00	6,275 00
50 shares Vermont and Massachusetts R.R.		5,000 00	6,275 00
Revere town bonds		12,000 00	13,440 00
		$195,000 00	$245,335 87

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens*),	$111,950 00
Interest due or accrued thereon	8,221 09

* Value of lands mortgaged $107,700 00
Value of buildings thereon 118,000 00
Amount of insurance held as collateral 100,050 00

Stocks, bonds, etc., as per schedule	$245,335 87	
Cash in the office of the company	4,907 43	
deposited in various banks	7,160 84	
Interest due and accrued	1,209 95	
Premiums in course of collection (net)	355 20	
Gross assets		$379,140 38

LIABILITIES.

Losses adjusted, unpaid	$1,060 30	
Unearned premiums on outstanding risks	60,298 39	
Reclaimable on perpetual fire policies	171 00	
Dividends to stockholders unpaid	520 00	
Gross liabilities except capital		62,049 69
Surplus as regards policy-holders		$317,090 69
Paid-up capital		300,000 00
Surplus over capital		$17,090 69

INCOME.

Cash received for fire premiums	$31,799 66	
Deduct re-insurance and return premiums	2,933 72	
Net cash received for fire premiums		$28,865 94
Interest received on bonds and mortgages		5,362 36
and dividends received from all other sources		13,834 03
Income from commissions		483 51
Gross cash income		$48,545 84

EXPENDITURES.

Cash paid for fire losses	$7,722 88
dividends paid	25,160 00
paid for commissions and brokerage	4,919 16
for salaries of officers and employés	8,000 00
for state and local taxes	5,764 33
for rent and incidentals	4,985 03
Gross cash expenditures	$56,551 40

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$13,129,653 00	$106,453 39
written during 1880	4,616,183 00	31,229 76
Total	$17,745,836 00	$137,683 15
Deduct risks expired and terminated	3,074,002 00	25,134 65
In force at end of year	$14,671,834 00	$112,548 50
Deduct amount re-insured	34,700 00	186 99
Net amount in force	$14,637,134 00	$112,361 51

MISCELLANEOUS.

Premiums received from organization of company	$266,610 67
Losses paid from organization of company	47,296 29
Cash dividends declared from organization of company	147,000 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	8,783 00
Company's stock owned by directors	47,800 00

ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 4, 1873.]

PAID-UP CAPITAL, $200,000.

GEORGE A. CURTIS, *President.* GREENLEAF C. GEORGE, *Secretary.*

Office, No. 63 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds	$15,000 00	$15,150 00
Fitchburg Railroad bonds	25,000 00	26,750 00
Salem city bonds	4,000 00	4,060 00
Cambridge city bonds	11,000 00	11,165 00
Northampton town bonds	20,000 00	23,000 00
Lynn city bonds	4,000 00	4,060 00
Boston city bonds	25,000 00	30,050 00
United States bonds	100,000 00	111,718 75
Massachusetts states bonds	15,000 00	16,800 00
150 shares Fitchburg Railroad	15,000 00	21,750 00
25 " Norwich and Worcester Railroad	2,500 00	3,500 00
50 " Old Colony Railroad	5,000 00	6,300 00
50 " Vermont and Massachusetts R.R.	5,000 00	6,300 00
100 " Shawmut National Bank	10,000 00	12,050 00
37 " National Revere Bank	3,700 00	4,449 25
	$260,200 00	$297,103 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Equitable Trust Company	$2,000 00	$1,500 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens *),	$81,700 00
Interest due or accrued thereon	2,951 11
Stocks, bonds, etc., as per schedule	297,103 00
Loans on collateral security as per schedule	1,500 00
Cash in the office of the company	2,808 19
deposited in National City Bank	26,199 14

* Value of lands mortgaged $66,700 00
Value of buildings thereon 63,100 00
Amount of insurance held as collateral 75,500 00

Interest due and accrued	$3,576 24	
Premiums in course of collection (gross)	17,630 36	
Notes taken for fire risks	500 00	
Gross assets		$433,968 04

Liabilities.

Losses adjusted unpaid	$4,361 00	
Unearned premiums on outstanding risks	69,894 65	
Due and accrued for rent, salaries, etc.	875 00	
State and local taxes	300 00	
Commissions and brokerage	2,500 00	
Gross liabilities, except capital		77,930 65
Surplus as regards policy-holders		$356,037 39
Paid-up capital		200,000 00
Surplus over capital		$156,037 39

Income.

Cash received for fire premiums	$124,551 92	
Deduct re-insurance and return premiums	15,703 40	
Net cash received for fire premiums		$108,848 52
Interest received on bonds and mortgages		4,880 50
and dividends received from all other sources		14,617 69
Gross cash income		$128,346 71

Expenditures.

Cash paid for fire losses	$60,239 55	
Deduct salvage and re-insurance	219 41	
Net cash paid for fire losses		$60,020 14
Cash dividends paid		20,000 00
paid for commissions and brokerage		22,878 91
for salaries of officers and employés		14,263 74
for state and local taxes		5,117 55
for rent and incidentals		4,226 62
Gross cash expenditures		$126,506 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$9,448,366 00	$111,811 20
written during 1880	13,336,713 00	128,788 26
Total	$22,785,079 00	$240,599 46
Deduct risks expired and terminated	10,801,653 00	98,808 39
In force at end of year	$11,983,426 00	$141,791 07
Deduct amount re-insured	300,959 00	4,234 44
Net amount in force	$11,682,467 00	$137,556 63

MISCELLANEOUS.

Premiums received from organization of company	$781,786 33
Losses paid from organization of company	291,751 14
Cash dividends declared from organization of company	130,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	52,156 14
Company's stock owned by directors	27,000 00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 31, 1872.]

PAID-UP CAPITAL, $300,000.

THOMAS W. TUCKER, *President.* HENRY C. SHORT, *Secretary.*

Office, No. 48 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds	$20,000 00	$24,200 00
Charlestown city bonds	63,000 00	74,560 00
Lowell city bonds	15,000 00	17,400 00
Chelsea city bonds	4,000 00	4,640 00
Somerville city bonds	20,000 00	22,000 00
Fall River city bonds	30,000 00	35,400 00
Cambridge city bonds	12,000 00	13,280 00
Lawrence city bonds	18,000 00	20,850 00
Eastern Railroad bonds	22,500 00	22,500 00
Worcester and Nashua Railroad bonds	10,000 00	10,000 00
Cape Cod Railroad bonds	10,000 00	10,200 00
South Boston Gas-Light Company notes	10,000 00	10,000 00
Providence city bonds	10,000 00	10,300 00
Manchester Mills notes	64,000 00	62,829 85
Assabet Manufacturing Company notes	10,000 00	9,972 23
Continental Mills notes	20,000 00	19,802 78
Everett Mills notes	55,000 00	54,274 30
Arlington Mills notes	25,000 00	24,586 81
Pittsfield Mills note	10,000 00	9,862 50
United States bonds	90,000 00	95,550 00
	$518,500 00	$552,208 47

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
3 shares	Amoskeag Manufacturing Co.	$6,030 00	$5,000 00
25 "	South Boston Gas-Light Company	2,800 00	
3 "	Laconia Company	1,665 00	3,000 00
25 "	Connecticut and Passumpsic R.R.	2,200 00	
United States bonds		1,522 50	
3 "	Laconia Company	1,665 00	4,000 00
41 "	Old Colony Railroad	5,207 00	
40 "	Boston and Maine Railroad	5,840 00	8,000 00
70 "	Phila., Wil., and Baltimore R.R.	4,970 00	
200 "	Atlantic Cotton Mills	30,000 00	20,000 00
		$61,899 50	$40,000 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$150,600 00	
Interest due or accrued thereon	2,138 00	
Stocks, bonds, etc., as per schedule	552,208 47	
Loans on collateral security as per schedule	40,000 00	
Cash in the office of the company	728 95	
deposited in the National City Bank	1,709 67	
Interest due and accrued	4,279 17	
Premiums in course of collection (gross)	13,341 92	
more than 3 months due. $84 08		
Gross assets		$765,006 18

Liabilities.

Losses adjusted, unpaid	$3,221 35	
claimed and reported	1,600 00	
Unearned premiums on outstanding risks	108,358 64	
Dividends to stockholders unpaid	180 00	
Due and accrued for rent, salaries, etc.	1,121 00	
Commissions and brokerage	2,200 00	
Gross liabilities, except capital		116,680 99
Surplus as regards policy-holders		$648,325 19
Paid-up capital		300,000 00
Surplus over capital		$348,325 19

Income.

Cash received for fire premiums	$125,359 59	
Deduct re-insurance and return premiums	11,220 23	
Net cash received for fire premiums		$114,139 36
Interest received on bonds and mortgages		9,130 04
and dividends received from all other sources		29,325 30
Gross cash income		$152,594 70

Expenditures.

Cash paid for fire losses	$75,681 38	
Deduct salvage and re-insurance	12 00	
Net cash paid for fire losses		$75,669 38
Cash dividends paid		29,945 00
paid for commissions and brokerage		20,298 17
for salaries of officers and employés		11,268 33
for state and local taxes		7,636 84
for incidentals		7,939 54
Gross cash expenditures		$152,757 26

* Value of lands mortgaged. $124,300 00
Value of buildings thereon 135,100 00
Amount of insurance held as collateral 152,600 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$16,331,141 00	$188,577 54
written during 1880	13,444,216 00	127,158 12
Total	$29,775,357 00	$315,735 66
Deduct risks expired and terminated	11,471,244 00	107,652 74
In force at end of year	$18,304,113 00	$208,082 92
Deduct amount re-insured	61,820 00	869 67
Net amount in force	$18,242,293 00	$207,213 25

Miscellaneous.

Premiums received from organization of company	$1,142,392 54
Losses paid from organization of company	466,942 06
Cash dividends declared from organization of company	195,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	66,869 37
Company's stock owned by directors	18,300 00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER, MASS.

[Incorporated April, 1868. Commenced business Jan. 1, 1869.]

Paid-up Capital, $200,000.

Charles B. Pratt, *President.* R. J. Tatman, *Secretary.*

Office, Worcester Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
New London city bonds	$10,000 00	$12,200 00
Worcester city bonds	3,500 00	4,147 50
Springfield city bonds	6,000 00	7,500 00
Boston, Barre, and Gardner Railroad bonds	20,500 00	20,500 00
Worcester and Nashua Railroad bonds	500 00	512 50
Nashua and Rochester Railroad bonds	11,000 00	11,275 00
Providence and Worcester Railroad stock	5,000 00	7,200 00
First National Bank stock	10,200 00	14,892 00
	$66,700 00	$78,227 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Taylor and Farley Organ Company	$2,500 00	$1,250 00
5 " First Nat'l Bank (Clinton)	500 00	400 00
	$3,000 00	$1,650 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$3,600 00	
Loans on mortgage of real estate (first liens*),	153,050 00	
Interest due or accrued thereon	2,648 41	
Stocks, bonds, etc., as per schedule	78,227 00	
Loans on collateral security as per schedule	1,650 00	
Cash in the office of the company	2,654 94	
deposited in First National Bank	15,403 24	
Interest due and accrued	3,555 08	
Premiums in course of collection (gross)	12,307 32	
Rents due and accrued	19 44	
Gross assets		$273,115 43

Liabilities.

Losses adjusted unpaid	$576 47	
claimed and reported	5,485 00	
disputed or resisted	1,150 00	
Unearned premiums on outstanding risks	49,289 74	
Commissions and brokerage	2,461 46	
Gross liabilities, except capital		58,962 67
Surplus as regards policy-holders		$214,152 76
Paid-up capital		200,000 00
Surplus over capital		$14,152 76

Income.

Cash received for fire premiums	$112,030 77	
Deduct re-insurance and return premiums	15,930 76	
Net cash received for fire premiums		$96,100 01
Interest and dividends received from all sources		14,346 50
Income from commissions		1,100 00
Gross cash income		$111,546 51

Expenditures.

Cash paid for fire losses	$91,580 41	
Deduct salvage and reinsurance	2,833 20	
Net cash paid for fire losses		$88,747 21
Cash dividends paid		6,000 00
paid for commissions and brokerage		19,127 99
for salaries of officers and employés		5,700 00
for state and local taxes		4,718 36
for incidental expenses		8,094 51
Gross cash expenditures		$132,388 07

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* Total value of property mortgaged . . . $319,650 00
Amount of insurance held as collateral . . . 89,255 00

Risks and Premiums.

Fire risks outstanding Dec. 31, 1879	$7,738,476 00	$113,202 16
written during 1880	9,639,379 00	112,030 77
Total	$17,377,855 00	$225,232 93
Deduct risks expired and terminated	9,622,384 00	120,545 03
In force at end of year	$7,755,471 00	$104,687 90
Deduct amount re-insured	569,767 00	6,024 42
Net amount in force	$7,185,704 00	$98,663 48

Miscellaneous.

Premiums received from organization of company	$1,458,916 38
Losses paid from organization of company	942,586 00
Cash dividends declared from organization of company	86,000 00
Dividends declared during the year (3 per cent)	6,000 00
Fire losses incurred during the year	86,102 30
Company's stock owned by directors	76,800 00

FRANKLIN INSURANCE COMPANY OF BOSTON, BOSTON.

[Incorporated Jan. 4, 1873. Commenced business Feb. 15, 1873.]

Paid-up Capital, $200,000.

Edmund B. Whitney, *President.* Arthur T. Byrnes, *Secretary.*

Office, No. 66 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$25,000 00	$27,025 00
Boston city bonds	25,000 00	30,050 00
Worcester city bonds	5,000 00	5,875 00
Fitchburg Railroad bonds	5,000 00	5,318 75
Boston and Lowell Railroad bonds	5,000 00	5,250 00
Eastern Railroad bonds	7,000 00	7,332 50
Medford town note	15,000 00	15,825 00
South Boston Gas-Light Company note	10,000 00	10,000 00
100 shares Jamaica Plain Gas-Light Company,	10,000 00	12,825 00
50 " Merchandise National Bank	5,000 00	5,512 50
	$112,000 00	$125,013 75

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
200 shares Boston Wharf Company	$9,000 00	$4,000 00
11 " Boylston National Bank	1,254 00	1,822 00
9 " Russell Mills	990 00	
130 " Alliance Insurance Company	8,450 00	8,450 00
	$19,694 00	$14,272 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$53,000 00	
Loans on mortgage of real estate (first liens *),	30,300 00	
Interest due or accrued thereon	1,811 00	
Stocks, bonds, etc., as per schedule	125,013 75	
Loans on collateral security as per schedule	14,272 00	
Cash in the office of the company	330 72	
deposited in National Union Bank	2,691 33	
Interest due and accrued	2,752 33	
Premiums in course of collection (gross)	10,668 58	
Rents due and accrued	315 00	
Premiums more than 3 months due, $54 05		
Gross assets		$241,154 71

Liabilities.

Losses adjusted unpaid	$2,920 98	
disputed or resisted	2,066 64	
Unearned premiums on outstanding risks	34,185 23	
Commissions and brokerage	496 47	
Gross liabilities, except capital		39,669 32
Surplus as regards policy-holders		$201,485 39
Paid-up capital		200,000 00
Surplus over capital		$1,485 39

Income.

Cash received for fire premiums	$57,568 83	
Deduct re-insurance and return premiums	4,650 94	
Net cash received for fire premiums		$52,917 89
Interest received on bonds and mortgages		1,505 00
and dividends received from all other sources		7,339 62
Income from rents		1,619 71
Gross cash income		$63,382 22

Expenditures.

Cash paid for fire losses	$54,964 96	
Deduct salvage and re-insurance	270 22	
Net cash paid for fire losses		$54,694 74
Cash paid for commissions and brokerage		10,521 87
for salaries of officers and employés		7,540 00
for state and local taxes		1,681 82
for incidentals		4,522 41
Gross cash expenditures		$78,960 84

* Value of lands mortgaged $18,200 00
Value of buildings thereon 27,700 00
Amount of insurance held as collateral . . . 22,000 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$6,791,253 00	$81,202 03
written during 1880	5,620,162 00	55,520 97
Total	$12,411,415 00	$136,723 00
Deduct risks expired and terminated	6,424,960 00	67,855 82
In force at end of year	$5,986,455 00	$68,867 18
Deduct amount re-insured	8,750 00	36 70
Net amount in force	$5,977,705 00	$68,830 48

Miscellaneous.

Premiums received from organization of company	$723,095 78
Losses paid from organization of company	384,377 59
Cash dividends declared from organization of company	78,000 00
Fire losses incurred during the year	44,937 64
Company's stock owned by directors	18,500 00

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

Paid-up Capital, $100,000.

Robert R. Fears, *President.* John Cunningham, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds		$10,000 00	$10,137 50
44 shares	Gloucester National Bank	4,400 00	5,808 00
100 "	Cape Ann National Bank	10,000 00	15,400 00
20 "	North National Bank	2,000 00	2,610 00
50 "	Exchange National Bank	5,000 00	7,050 00
75 "	Revere National Bank	7,500 00	9,018 75
20 "	First National Bank	2,000 00	4,040 00
10 "	Commonwealth National Bank	1,000 00	1,200 00
10 "	Redemption National Bank	1,000 00	1,415 00
36 "	Eliot National Bank	3,600 00	4,072 50
30 "	Second National Bank	3,000 00	4,537 50
7 "	Boston National Bank	700 00	817 25
20 "	Washington National Bank	2,000 00	2,752 50
6 "	Howard National Bank	600 00	720 00
10 "	Great Falls and Conway Railroad	1,000 00	200 00
23 "	Fitchburg Railroad	2,300 00	3,323 50
35 "	Old Colony Railroad	3,500 00	4,445 00
20 "	Boston and Albany Railroad	2,000 00	3,260 00
Eastern Railroad bonds		6,500 00	6,695 00
Chicago, Burlington, and Quincy R.R. bonds,		2,000 00	2,522 50
Boston city bonds		4,000 00	4,800 00
Cambridge city bonds		5,000 00	6,000 00
		$79,100 00	$100,825 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens*),	$30,751 64	
Interest due or accrued thereon	276 35	
Stocks, bonds, etc., as per schedule	100,825 00	
Cash in the office of the company	524 77	
deposited in City National Bank	12,128 79	
Premiums in course of collection (net)	2,629 77	
Notes taken for marine and inland risks	4,218 00	
Gross assets		$151,354 32

Liabilities.

Losses claimed and reported	$2,158 50	
Unearned premiums on outstanding risks	20,848 79	
Dividends to stockholders unpaid	172 50	
Due and accrued for rent, salaries, etc.	390 04	
for borrowed money	8,000 00	
Gross liabilities, except capital		31,569 83
Surplus as regards policy-holders		$119,784 49
Paid-up capital		100,000 00
Surplus over capital		$19,784 49

Income.

Cash received for fire premiums	$25,106 78	
Deduct re-insurance and return premiums	2,567 93	
Net cash received for fire premiums		$22,538 85
Cash received for marine and inland premiums,	$10,333 04	
Deduct re-insurance and return premiums	139 78	
Net cash rec'd for marine and inl'd premiums,		10,193 26
Unpaid premium notes received during year	$4,218 00	
Interest received on bonds and mortgages		4,026 85
and dividends received from all other sources		3,466 04
Income from return tax		916 51
Gross cash income		$41,141 51

Expenditures.

Cash paid for fire losses		$22,141 75
for marine and inland losses	$4,736 57	
Deduct salvage and re-insurance	85 75	
Net cash paid for marine and inland losses		4,650 82
Cash dividends paid		11,396 50
paid for commissions and brokerage		3,759 73
for salaries of officers and employés		4,058 73
for state and local taxes		1,485 17
for interest on borrowed money		224 96
Gross cash expenditures		$47,717 66

* Value of lands mortgaged $30,200 00
Value of buildings thereon 40,000 00
Amount of insurance held as collateral 35,600 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$2,625,369 00	$38 365 03
written during 1880	2,045,496 00	25,151 74
Total	$4,670,865 00	$63,516 77
Deduct risks expired and terminated	2,072,137 00	28,263 61
In force at end of year	$2,598,728 00	$35,253 16
Deduct amount re-insured	5,540 00	73 40
Net amount in force	$2,593,188 00	$35,179 76
Marine risks outstanding Dec. 31, 1879	$52,140 00	$4,081 44
written during 1880	199,992 00	8,340 18
Total	$252,132 00	$12,421 62
Deduct risks expired and terminated	192,682 00	8,450 87
In force at end of year	$59,450 00	$3,970 75

Miscellaneous.

Premiums received from organization of company	$540,980 42
Losses paid from organization of company	420,186 67
Cash dividends declared from organization of company	47,500 00
Dividends declared during the year (10 per cent)	10,000 00
Fire losses incurred during the year	18,435 32
Marine and inland losses incurred during the year	1,673 77
Company's stock owned by directors	40,500 00

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 9, 1873. Commenced business Jan. 9, 1873.]

Paid-up Capital, $500,000.

Samuel Gould, *President.* James J. Goodrich, *Secretary.*

Office, No. 59 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
282 shares	National City Bank	$28,200 00	$33,875 00
150 "	Shawmut National Bank	15,000 00	18,037 00
250 "	Second National Bank	25,000 00	38,000 00
200 "	Shoe and Leather National Bank	20,000 00	23,150 00
268 "	National Eagle Bank	26,800 00	31,558 00
150 "	Hamilton National Bank	15,000 00	18,150 00
300 "	Atlas National Bank	30,000 00	38,138 00
75 "	State National Bank	7,500 00	9,094 00
40 "	Atlantic National Bank	4,000 00	6,120 00

	Par value.	Market value.
Boston and Lowell Railroad bonds	$100,000 00	$118,750 00
Cheshire Railroad bonds	52,000 00	55,640 00
Middlesex Railroad bonds	25,000 00	30,000 00
Somerville Railroad stock	2,000 00	2,000 00
	$350,500 00	$422,512 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
25 shares	Androscoggin Mills	$3,000 00	
8 "	Lowell Machine Shop	6,600 00	$10,000 00
5 "	Lowell Manufacturing Company	4,750 00	
50 "	Boston Machine Company	25,000 00	25,000 00
250 "	Forbes Lithographic Company	25,000 00	
42 "	Boston Gas-Light Company	33,390 00	12,000 00
20 "	Boston Machine Company	10,000 00	6,000 00
18 "	Union Market National Bank	1,800 00	1,500 00
150 "	Washington Mills	13,000 00	12,000 00
124 "	Hill Manufacturing Company	12,152 00	10,000 00
61 "	Washington Mills	5,490 00	3,700 00
240 "	Chi., Burlington, and Quincy R.R.	43,200 00	25,000 00
22 "	American Linen Company	18,700 00	15,000 00
New York and New England R.R. bonds		34,200 00	30,000 00
Hocking Iron Company bonds		20,000 00	15,000 00
35 shares Carver Cotton-Gin Company		3,500 00	3,000 00
Ogdensburg and Lake Champlain Railroad		13,818 00	9,500 00
100 shares Atchison, Topeka, and S. Fé R.R.		15,250 00	10,000 00
Warehouse receipts		9,300 00	7,200 00
		$298,150 00	$194,900 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$87,700 00	
Loans on mortgage of real estate (first liens *),	71,425 00	
Interest due or accrued thereon	3,375 54	
Stocks, bonds, etc., as per schedule	422,512 00	
Loans on collateral security as per schedule	194,900 00	
Cash in the office of the company	21,164 99	
deposited in various banks and with English bankers	318,460 20	
Interest due and accrued	13,305 12	
Premiums in course of collection (gross)	102,490 43	
Notes taken for marine and inland risks	35,192 70	
Rents due and accrued	1,243 41	
Gross assets		$1,271,769 39

* Total value of property mortgaged . . . $120,000 00
Amount of insurance held as collateral . . . 40,000 00

Liabilities.

Losses claimed and reported	$58,189 65	
Unearned premiums on outstanding risks	384,995 64	
Dividends to stockholders unpaid	5 00	
Gross liabilities, except capital		$443,190 29
Surplus as regards policy-holders		$828,579 10
Paid-up capital		500,000 00
Surplus over capital		$328,579 10

Income.

Cash received for fire premiums	$407,207 47	
Deduct re-insurance and return premiums	59,604 85	
Net cash received for fire premiums		$347,602 62
Cash rec'd for marine and inland premiums	$400,236 02	
Deduct re-insurance and return premiums	89,231 03	
Net cash rec'd for marine and inl'd premiums,		311,004 99
Unpaid premium notes received during the year	$35,192 70	
Interest received on bonds and mortgages		4,534 27
and dividends received from all other sources		40,919 19
Income from rents		4,539 99
Gross cash income		$708,601 06

Expenditures.

Cash paid for fire losses	$255,651 40	
Deduct salvage and re-insurance	5,161 30	
Net cash paid for fire losses		$250,490 10
Cash paid for marine and inland losses	$197,926 39	
Deduct salvage and re-insurance	16,352 41	
Net cash paid for marine and inland losses		181,573 98
Cash dividends paid		50,000 00
paid for commissions and brokerage		60,962 03
for salaries of officers and employés		31,800 00
for state and local taxes		12,216 37
for incidentals		56,464 58
Gross cash expenditures		$643,507 06

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$58,583,385 00	$375,936 33
written during 1880	67,795,060 00	407,207 47
Total	$126,378,445 00	$783,143 80
Deduct risks expired and terminated	52,976,638 00	307,518 00
In force at end of year	$73,401,807 00	$475,625 80
Deduct amount re-insured	2,521,582 00	17,690 91
Net amount in force	$70,880,225 00	$457,934 89

		Premiums.
Marine risks outstanding Dec. 31, 1879	$3,008,690 00	$144,097 49
written during 1880	41,328,770 00	397,298 82
Total	$44,337,460 00	$541,396 31
Deduct risks expired and terminated	39,873,500 00	362,644 27
In force at end of year	$4,463,960 00	$178,752 04
Deduct amount re-insured	1,024,573 00	21,217 88
Net amount in force	$3,439,387 00	$157,534 16

MISCELLANEOUS.

Premiums received from organization of company	$4,270,296 57
Losses paid from organization of company	2,289,739 55
Cash dividends declared from organization of company	325,000 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	243,153 75
Marine and inland losses incurred during the year	175,274 85
Company's stock owned by directors	57,600 00

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May, 1823.]

PAID-UP CAPITAL, $400,000.

GEORGE R. ROGERS, *President.* B. F. FIELD, Jun., *Secretary.*

Office, No. 58 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
100 shares	Atlantic National Bank	$10,000 00	$15,300 00
200 "	City National Bank	20,000 00	24,000 00
200 "	Columbian National Bank	20,000 00	29,800 00
214 "	Eagle National Bank	21,400 00	25,038 00
300 "	Globe National Bank	30,000 00	33,000 00
120 "	Hamilton National Bank	12,000 00	14,520 00
160 "	New England National Bank	16,000 00	24,160 00
200 "	North National Bank	20,000 00	26,000 00
37 "	Railroad National Bank	3,700 00	4,440 00
178 "	State National Bank	17,800 00	21,538 00
535 "	Suffolk National Bank	53,500 00	65,805 00
200 "	Tremont National Bank	20,000 00	24,200 00
200 "	Union National Bank	20,000 00	29,600 00
200 "	Boston and Providence Railroad	20,000 00	30,600 00
100 "	Lyman Mills	10,000 00	11,500 00
United States bonds		25,000 00	26,950 00
New Bedford Railroad bonds		30,000 00	32,100 00
Boston and Albany Railroad bonds		30,000 00	37,500 00

Boston and Maine Railroad bonds	$10,000 00	$12,500 00
Fitchburg Railroad bonds	25,000 00	31,250 00
Boston and Lowell Railroad bonds	25,000 00	28,100 00
Boston city bonds	65,000 00	78,000 00
Charlestown water loan	10,000 00	11,600 00
	$514,400 00	$637,501 00

Securities held as collateral for cash loans: —

10 shares State National Bank	$1,210 00	
3 " Pepperell Manufacturing Company	2,925 00	$3,100 00
2 " Laconia Company	1,110 00	
Providence city loan	1,220 00	1,000 00
	$6,465 00	$4,100 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$44,500 00	
Interest due or accrued thereon	744 50	
Stocks, bonds, etc., as per schedule	637,501 00	
Loans on collateral security as per schedule	4,100 00	
Cash in the office of the company	1,843 35	
deposited in various banks	19,945 17	
Interest due and accrued	5,848 75	
Premiums in course of collection (gross)	1,043 80	
Notes taken for marine and inland risks	37,504 09	
Gross assets		$753,030 66

Liabilities.

Losses claimed and reported	$19,905 00	
Less re-insurance	75 00	
Net amount of unpaid losses	$19,830 00	
Unearned premiums on outstanding risks	115,191 86	
Due and accrued for rent, salaries, etc.	1,500 00	
Commissions and brokerage	152 29	
Gross liabilities, except capital		136,674 15
Surplus as regards policy-holders		$616,356 51
Paid-up capital		400,000 00
Surplus over capital		$216,356 51

Income.

Cash received for fire premiums	$117,446 44	
Deduct re-insurance and return premiums	14,449 35	
Net cash received for fire premiums		$102,997 09

* Value of lands mortgaged $31,375 00
Value of buildings thereon 42,250 00
Amount of insurance held as collateral 44,000 00

Cash rec'd for marine and inland premiums	$108,294 24	
Deduct re-insurance and return premiums	26,084 82	
Net cash rec'd for marine and inl'd premiums,		$82,209 42
Unpaid premium notes received during the year	$37,504 09	
Interest received on bonds and mortgages		2,610 00
and dividends received from all other sources		32,795 51
Gross cash income		$220,612 02

EXPENDITURES.

Cash paid for fire losses		$65,742 13
for marine and inland losses	$71,224 39	
Deduct salvage and re-insurance	15,459 46	
Net cash paid for marine and inland losses		55,764 93
Cash dividends paid		40,620 00
paid for commissions and brokerage		24,606 32
for salaries of officers and employés		12,800 00
for state and local taxes		5,272 38
for incidentals		10,875 08
Gross cash expenditures		$215,680 84

RISKS AND PREMIUMS.		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,961,815 00	$87,338 82
written during 1880	17,326,377 00	117,565 91
Total	$28,288,192 00	$204,904 73
Deduct risks expired and terminated	9,264,411 00	64,221 77
In force at end of year	$19,023,781 00	$140,682 96
Deduct amount re-insured	663,440 00	4,928 77
Net amount in force	$18,360,341 00	$135,754 19
Marine risks outstanding Dec. 31, 1879	$5,109,873 00	$60,460 89
written during 1880	4,215,922 00	48,458 93
Total	$9,325,795 00	$108,919 82
Deduct risks expired and terminated	4,761,873 00	60,301 21
In force at end of year	$4,563,922 00	$48,618 61
Deduct amount re-insured	38,500 00	2,133 78
Net amount in force	$4,525,422 00	$46,484 83

MISCELLANEOUS.

Premiums received from organization of company	$5,153,761 07
Losses paid from organization of company	3,968,319 97
Cash dividends declared from organization of company	1,734,500 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	65,799 97
Marine and inland losses incurred during the year	55,434 49
Company's stock owned by directors	28,300 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 24, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $300,000.

GEORGE F. OSBORNE, *President.* EUGENE B. HINCKLEY, *Secretary.*

Office, No. 64 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
700 shares Tremont National Bank	$70,000 00	$85,400 00
100 " Union National Bank	10,000 00	14,900 00
30 " Massachusetts National Bank	7,500 00	9,075 00
75 " Hamilton National Bank	7,500 00	9,150 00
101 " Suffolk National Bank	10,100 00	12,524 00
36 " Globe National Bank	3,600 00	3,960 00
112 " Revere National Bank	11,200 00	13,552 00
16 " Everett National Bank	1,600 00	1,792 00
27 " Shoe and Leather National Bank	2,700 00	3,132 00
22 " National Bank of Redemption	2,200 00	3,102 00
United States bonds	100,000 00	108,250 00
100 shares Boston and Providence Railroad	10,000 00	15,300 00
Boston and Maine Railroad bonds	30,000 00	37,500 00
Burlington and Missouri (Neb.) R.R. bonds	24,000 00	26,880 00
Fitchburg Railroad bonds	10,000 00	12,500 00
Fitchburg city bonds	30,000 00	34,500 00
Brookline water loan	10,000 00	13,300 00
Union Pacific Railroad bonds	50,000 00	56,450 00
	$390,400 00	$461,267 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens *),	$10,000 00	
Interest due or accrued thereon	281 67	
Stocks, bonds, etc., as per schedule	461,267 00	
Cash in the office of the company	7,721 43	
deposited in Tremont National Bank	29,173 83	
Interest due and accrued	4,320 00	
Premiums in course of collection (gross)	10,324 64	
Notes taken for marine and inland risks	31,055 84	
Gross assets		$554,144 41

LIABILITIES.

Losses claimed and reported	$5,000 00
disputed or resisted	2,000 00
Unearned premiums on outstanding risks	86,723 23

* Total value of property mortgaged . . . $44,000 00
Amount of insurance held as collateral . . . 10,000 00

Commissions and brokerage	$1,200 00	
Gross liabilities, except capital		$94,923 23
Surplus as regards policy-holders		$459,221 18
Paid-up capital		300,000 00
Surplus over capital		$159,221 18

Income.

Cash received for fire premiums	$95,687 23	
Deduct re-insurance and return premiums	7,274 46	
Net cash received for fire premiums		$88,412 77
Cash rec'd for marine and inland premiums	$54,369 11	
Deduct re-insurance and return premiums	1,867 91	
Net cash rec'd for marine and inl'd premiums		52,501 20
Unpaid premium notes received during the year	$19,950 01	
Interest received on bonds and mortgages		600 00
and dividends received from all other sources		24,683 42
Gross cash income		$166,197 39

Expenditures.

Cash paid for fire losses	$74,174 53	
Deduct salvage and re-insurance	302 12	
Net cash paid for fire losses		$73,872 41
Cash paid for marine and inland losses	$39,556 28	
Deduct salvage and re-insurance	4,344 91	
Net cash paid for marine and inland losses		35,211 37
Cash dividends paid		30,000 00
paid for commissions and brokerage		16,588 79
for salaries of officers and employés		14,863 89
for state and local taxes		4,715 28
for rent		2,568 14
Profit and loss account		6,407 41
Gross cash expenditures		$184,227 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$7,072,473 00	$85,352 98
written during 1880	8,956,281 00	89,426 04
Total	$16,028,754 00	$174,779 02
Deduct risks expired and terminated	7,090,286 00	69,911 46
In force at end of year	$8,938,468 00	$104,867 56
Deduct amount re-insured	10,000 00	111 25
Net amount in force	$8,928,468 00	$104,756 31

Marine risks outstanding Dec. 31, 1879 .	$1,614,134 00	$34,177 65
written during 1880 . . .	1,478,952 00	37,283 14
Total	$3,093,086 00	$71,460 79
Deduct risks expired and terminated .	1,591,289 00	38,428 17
In force at end of year	$1,501,797 00	$33,032 62

MISCELLANEOUS.

Premiums received from organization of company .	$1,549,308 70
Losses paid from organization of company . . .	1,005,437 37
Cash dividends declared from organization of company .	210,000 00
Dividends declared during the year (10 per cent) . .	30,000 00
Fire losses incurred during the year	51,872 41
Marine and inland losses incurred during the year . .	31,211 37
Company's stock owned by directors	44,100 00

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $200,000.

ALBERT BOWKER, *President.* EUGENE E. PATRIDGE, *Secretary.*

Office, No. 1 Old State House.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$12,000 00	$13,605 00
Eastern Railroad bonds	11,000 00	11,522 50
Cambridge city bonds	10,000 00	10,500 00
Columbian National Bank stock . . .	5,000 00	7,450 00
Merchants' National Bank stock . . .	15,000 00	21,450 00
State National Bank stock	10,000 00	12,125 00
National Hide and Leather Bank stock . .	2,900 00	3,396 62
Shoe and Leather National Bank stock . .	1,000 00	1,157 50
Chicago, Milwaukee, and St. Paul R.R. bonds,	5,000 00	6,200 00
	$71,900 00	$87,406 62

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Union Pacific Railroad bonds . . .	$1,195 00	
Michigan Central Railroad bonds . . .	1,150 00	
Covington (Ky.) city bonds	1,100 00	$5,000 00
Jersey City (N.J.) bonds	1,060 00	
Mobile and Ohio Railroad bonds . . .	2,140 00	
Central Railroad Company of Iowa bonds .	1,150 00	2,000 00
Michigan Central Railroad bonds . . .	1,150 00	
Atchison, Topeka, and Santa Fé R.R. bonds .	4,182 50	3,500 00
Union Pacific Railroad bonds	9,380 00	8,000 00

	Market value.	Loaned thereon.
Cincinnati city bonds	$2,400 00	
Michigan Central Railroad bonds	1,150 00	$4,000 00
Central Pacific Railroad bonds	1,150 00	
Union Pacific Railroad bonds	2,390 00	2,000 00
	$29,597 50	$24,500 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate		$45,940 82
Loans on mortgage of real estate (first liens *),		80,353 40
Interest due or accrued thereon		1,946 57
Stocks, bonds, etc., as per schedule		87,406 62
Loans on collateral security as per schedule		24,500 00
Cash in the office of the company		324 95
deposited in various banks		92,065 90
Interest due and accrued		926 73
Premiums in course of collection (gross)		3,584 31
Rents due and accrued		364 64
Premiums more than three months due	$451 88	
Gross assets		$337,413 94

Liabilities.

Losses adjusted and unpaid	$961 14	
claimed and reported	3,096 23	
Unearned premiums on outstanding risks	43,765 32	
Due and accrued for rent, salaries, etc.	859 50	
State and local taxes	526 50	
Commissions and brokerage	464 72	
Re-insurance and return premiums	302 46	
Gross liabilities, except capital		49,975 87
Surplus as regards policy-holders		$287,438 07
Paid-up capital		200,000 00
Surplus over capital		$87,438 07

Income.

Cash received for fire premiums	$50,250 33	
Deduct re-insurance and return premiums	4,523 34	
Net cash received for fire premiums		$45,726 99
Interest received on bonds and mortgages		7,188 77
and dividends received from all other sources		7,087 13
Income from rents		1,303 68

* Value of lands mortgaged $95,070 00
Value of buildings thereon 71,630 00
Amount of insurance held as collateral 44,700 00

Profit on property sold	$8,437 35
Miscellaneous	1,000 00
Gross cash income	$70,743 92

EXPENDITURES.

Cash paid for fire losses	$13,324 77	
Deduct salvage and re-insurance	456 83	
Net cash paid for fire losses		$12,867 94
Cash dividends paid		20,050 00
paid for commissions and brokerage		5,190 57
for salaries of officers and employés		11,016 22
for state and local taxes		3,855 91
for interest on borrowed money		30 13
for incidentals		3,944 83
Gross cash expenditures		$56,955 60

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$9,979,644 00	$82,763 25
written during 1880	8,285,659 00	49,965 53
Total	$18,265,303 00	$132,728 78
Deduct risks expired and terminated	7,383,340 00	43,666 70
In force at end of year	$10,881,963 00	$89,062 08
Deduct amount re-insured	342,485 00	2,692 82
Net amount in force	$10,539,478 00	$86,369 26

MISCELLANEOUS.

Premiums received from organization of company	$473,739 98
Losses paid from organization of company	130,590 82
Cash dividends declared from organization of company	140,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	16,662 60
Company's stock owned by directors	21,000 00

PRESCOTT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 27, 1872. Commenced business Jan. 15, 1873.]

PAID-UP CAPITAL, $200,000.

FRANKLIN GREENE, *President.* FRANCIS H. STEVENS, *Secretary.*

Office, No. 56 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
625 shares	National Webster Bank	$62,500 00	$70,078 12
112 "	Atlas National Bank	11,200 00	14,224 00
203 "	Eliot National Bank	20,300 00	22,964 38
10 "	National Eagle Bank	1,000 00	1,177 50

	Par value.	Market value.
100 shares Merchandise National Bank	$10,000 00	$11,100 00
125 " Market National Bank	12,500 00	13,765 62
50 " New England National Bank	5,000 00	7,550 00
120 " Tremont National Bank	12,000 00	14,760 00
125 " Second National Bank	12,500 00	19,000 00
48 " Blackstone National Bank	4,800 00	5,664 00
60 " Merchants' National Bank	6,000 00	8,550 00
100 " State National Bank	10,000 00	12,400 00
100 " Globe National Bank	10,000 00	10,900 00
Boston and Lowell Railroad bonds	25,000 00	29,750 00
Cincinnati city bonds	25,000 00	32,000 00
Cleveland city bonds	20,000 00	21,000 00
Eastern Railroad bonds	25,000 00	26,250 00
Cin., Ind., St. Louis, and Chicago R.R. bonds,	10,000 00	10,400 00
Kansas City, Lawrence, and So. R.R. bonds	25,000 00	25,500 00
	$307,800 00	$357,033 62

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Eastern Railroad bonds	$3,675 00	$3,000 00
Union Pacific Railroad bonds	1,135 00	3,000 00
Cin., Sandusky, and Cleveland R.R. bonds	2,100 00	
Union Pacific Railroad bonds	1,135 00	1,000 00
	$8,045 00	$7,000 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$11,000 00	
Stocks, bonds, etc., as per schedule	357,033 62	
Loans on collateral security as per schedule	7,000 00	
Cash in the office of the company	20,042 55	
deposited in Nat'l Bank of the Com'lth	16,517 27	
Interest due and accrued	2,298 33	
Premiums in course of collection (gross)	15,302 01	
Gross assets		$129,193 78

Liabilities.

Losses adjusted unpaid	$12,645 03	
claimed and reported	4,826 09	
disputed or resisted	500 00	
Total amount of losses	$17,971 12	
Less re-insurance	686 33	
Net amount of unpaid losses	$17,284 79	
Unearned premiums on outstanding risks	97,207 61	

Commissions and brokerage	$2,962 27	
Gross liabilities, except capital		$117,454 67
Surplus as regards policy-holders		$311,739 11
Paid-up capital		200,000 00
Surplus over capital		$111,739 11

Income.

Cash received for fire premiums	$165,203 92	
Deduct re-insurance and return premiums	19,464 00	
Net cash received for fire premiums		$145,739 92
Interest and dividends received from all sources		18,162 05
Gross cash income		$163,901 97

Expenditures.

Cash paid for fire losses	$96,074 71	
Deduct salvage and re-insurance	618 56	
Net cash paid for fire losses		$95,456 15
Cash dividends paid		20,000 00
paid for commissions and brokerage		28,924 68
for salaries of officers and employés		8,400 00
for state and local taxes		2,920 78
for incidentals		10,747 19
Gross cash expenditures		$166,448 80

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$14,839,186 00	$178,955 31
written during 1880	16,436,989 00	166,695 11
Total	$31,276,175 00	$345,650 42
Deduct risks expired and terminated	14,683,645 00	151,073 67
In force at end of year	$16,592,530 00	$194,576 75
Deduct amount re-insured	363,781 00	3,680 81
Net amount in force	$16,228,749 00	$190,895 94

Miscellaneous.

Premiums received from organization of company	$1,166,990 86
Losses paid from organization of company	522,016 59
Cash dividends declared from organization of company	130,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	92,800 08
Company's stock owned by directors	119,700 00

REVERE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 3, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, $200,000.

JOSEPH H. WELLMAN, *President.* JOHN W. BELCHES, *Secretary.*

Office, No. 48 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Old Colony Railroad	$10,000 00	$12,700 00
30 " Norwich and Worcester Railroad	3,000 00	4,350 00
Cheshire Railroad bonds	15,000 00	15,900 00
Chicago and Eastern Illinois Railroad bonds	10,000 00	10,750 00
34 shares Metropolitan National Bank	3,400 00	3,757 00
25 " Merchandise National Bank	2,500 00	2,756 25
50 " Boston National Bank	5,000 00	5,837 50
15 " Eagle National Bank	1,500 00	1,766 25
30 " Second National Bank	3,000 00	4,537 50
50 " Third National Bank	5,000 00	5,287 50
50 " Boylston National Bank	5,000 00	5,712 50
20 " Mount Vernon National Bank	2,000 00	2,160 00
38 " Everett National Bank	3,800 00	4,256 00
78 " Atlantic National Bank	7,800 00	11,934 00
19 " Mechanics' National Bank	1,900 00	2,344 12
100 " National Bank of the Republic	10,000 00	12,800 00
63 " National Bank of Redemption	6,300 00	8,914 50
United States bonds	40,000 00	44,800 00
20 shares E. & T. Fairbanks & Co.	10,000 00	11,000 00
	$145,200 00	$171,563 12

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Boston city bonds	$1,260 00	$1,000 00
Chicago and Eastern Illinois Railroad bonds	8,400 00	6,000 00
100 shares Oregon Railroad and Nav. Co.	13,500 00	4,500 00
15 " Revere Copper Company	18,000 00	15,000 00
	$41,160 00	$26,500 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$10,000 00
Loans on mortgage of real estate (first liens *),	22,000 00
Interest due or accrued thereon	206 15
Stocks, bonds, etc., as per schedule	171,563 12
Loans on collateral security as per schedule	26,500 00
Cash in the office of the company	115 63

* Value of lands mortgaged $13,200 00
Value of buildings thereon 33,800 00
Amount of insurance held as collateral 23,000 00

Cash deposited in Everett National Bank	$34,774 97	
Interest due and accrued	1,392 52	
Premiums in course of collection (gross)	15,828 42	
Rents due and accrued	216 66	
Gross assets		$282,597 47

LIABILITIES.

Losses adjusted unpaid	$3,076 75	
claimed and reported	600 00	
Unearned premiums on outstanding risks	64,205 43	
Due and accrued for rent, salaries, etc.	1,000 00	
Commissions and brokerage	2,374 26	
Gross liabilities, except capital		71,256 44
Surplus as regards policy-holders		$211,341 03
Paid-up capital		200,000 00
Surplus over capital		$11,341 03

INCOME.

Cash received for fire premiums	$128,120 75	
Deduct re-insurance and return premiums	19,621 60	
Net cash received for fire premiums		$108,499 15
Interest received on bonds and mortgages		3,358 75
and dividends received from all other sources		10,498 97
Income from rents		544 98
Gross cash income		$122,901 85

EXPENDITURES.

Cash paid for fire losses	$87,484 85	
Deduct salvage and re-insurance	4,018 51	
Net cash paid for fire losses		$83,466 34
Cash paid for commissions and brokerage		17,809 00
for salaries of officers and employés		11,290 00
for state and local taxes		4,702 40
for incidentals		15,748 53
Gross cash expenditures		$133,016 27

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,379,847 00	$127,041 76
written during 1880	10,828,701 00	125,793 11
Total	$21,208,548 00	$252,834 87
Deduct risks expired and terminated	10,860,217 00	119,724 34
In force at end of year	$10,348,331 00	$133,110 53
Deduct amount re-insured	297,873 00	4,241 77
Net amount in force	$10,050,458 00	$128,868 76

MISCELLANEOUS.

Premiums received from organization of company	$555,568 16
Losses paid from organization of company	246,413 60
Cash dividends declared from organization of company	10,000 00
Fire losses incurred during the year	75,623 74
Company's stock owned by directors	30,900 00

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

PAID-UP CAPITAL, $100,000.

WILLIAM NORTHEY, *President.* FREDERICK P. RICHARDSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$51,868 75
Burlington and Missouri River Railroad bonds,	6,000 00	6,720 00
Cedar Rapids and Missouri River R.R. bonds,	5,000 00	6,062 50
Vt. Central and Vt. and Canada R.R. bonds	5,000 00	3,750 00
Phila., Wilmington, and Balt. R.R. bonds	5,000 00	5,250 00
Fremont, Elkhorn, and Mo. Valley R.R. b'ds,	5,000 00	5,000 00
Cleveland city bonds	10,000 00	12,000 00
Providence city bonds	5,000 00	5,650 00
Cambridge city bonds	10,000 00	12,500 00
Louisville city bonds	5,000 00	5,250 00
Manhattan Beach Improvement Co. bonds	5,000 00	5,000 00
30 shares Mercantile National Bank, Salem	3,000 00	3,540 00
81 " Merchants' National Bank, Salem	4,050 00	5,670 00
73 " Exchange National Bank, Salem	7,300 00	8,176 00
98 " First National Bank, Salem	9,800 00	11,760 00
100 " Naumkeag National Bank, Salem	10,000 00	14,500 00
93 " North National Bank, Boston	9,300 00	12,136 50
100 " Second National Bank, Boston	10,000 00	15,200 00
100 " Webster National Bank, Boston	10,000 00	11,212 50
75 " Bank of Commerce, Boston	7,500 00	9,159 37
51 " Atlantic National Bank, Boston	5,100 00	7,803 00
30 " Merchants' National Bank, Boston,	3,000 00	4,290 00
16 " Shawmut National Bank, Boston	1,600 00	1,928 00
21 " Boston National Bank, Boston	2,100 00	2,451 75
	$193,750 00	$226,878 37

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
148 shares Asbestos Packing Company	$3,700 00	$3,000 00
Cleveland city bond	1,200 00	6,318 39
Burlington and Missouri River Railroad	2.016 00	
Louisville city bonds	2,000 00	
Cook county bonds	1,575 00	
	$10,491 00	$9,318 39

Summary of Assets Dec. 31, 1880.

Stocks, bonds, etc., as per schedule	$226,878 37	
Loans on collateral security as per schedule	9,318 39	
Cash in the office of the company	550 06	
deposited in Merchants' National Bank	19,382 63	
Interest due and accrued	1,437 53	
Premiums in course of collection (gross)	3,115 50	
Notes taken for marine and inland risks	19,009 13	
Gross assets		$279,691 61

Liabilities.

Losses claimed and reported	$11,660 00	
Unearned premiums on outstanding risks	26,452 91	
Dividends to stockholders unpaid	235 00	
Due and accrued for rents, salaries, etc.	800 00	
Commissions and brokerage	472 94	
Gross liabilities, except capital		39,620 85
Surplus as regards policy-holders		$240,070 76
Paid-up capital		100,000 00
Surplus over capital		$140,070 76

Income.

Cash rec'd for marine and inland premiums	$59,467 94	
Deduct re-insurance and return premiums	3,144 12	
Net cash rec'd for marine and inl'd premiums,		$56,323 82
Unpaid premium notes rec'd during the year	$19,009 13	
Interest received on bonds		5,822 35
and dividends rec'd from all other sources		6,423 78
Gross cash income		$68,569 95

Expenditures.

Cash paid for marine and inland losses	$34,103 13	
Deduct salvage and re-insurance	4,843 94	
Net cash paid for marine and inland losses		$29,259 19
Cash dividends paid		9,975 00

Cash paid for commissions and brokerage	$3,321 10
for salaries of officers and employés	3,060 00
for state and local taxes	553 92
for incidentals	1,355 49
Gross cash expenditures	$47,524 70

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31,1879	$874,573 00	$26,846 80
written during 1880	3,057,103 00	52,496 66
Total	$3,931,676 00	$79,343 46
Deduct risks expired and terminated	3,313,329 00	52,664 05
In force at end of year	$618,347 00	$26,679 41
Deduct amount re-insured	8,750 00	226 50
Net amount in force	$609,597 00	$26,452 91

Miscellaneous.

Premiums received from organization of company	$1,124,823 01
Losses paid from organization of company	851,007 25
Cash dividends declared from organization of company	234,000 00
Dividends declared during the year (10 per cent)	10,000 00
Marine and inland losses incurred during the year	29,259 19
Company's stock owned by directors	13,700 00

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $400,000.

John C. Abbott, *President.* Henry B. White, *Secretary.*

Office, No. 16 Congress Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
253 shares	Shawmut National Bank	$25,300 00	$30,486 50
50 "	Merchandise National Bank	5,000 00	5,512 50
200 "	Hamilton National Bank	20,000 00	24,400 00
100 "	Second National Bank	10,000 00	15,200 00
31 "	Atlantic National Bank	3,100 00	4,743 00
117 "	Tremont National Bank	11,700 00	14,157 00
47 "	Atlas National Bank	4,700 00	5,974 88
62 "	Merchants' National Bank	6,200 00	8,866 00
250 "	National Bank of the Republic	25,000 00	32,000 00
54 "	National Bank of Redemption	5,400 00	7,627 50

	Par value.	Market value.
Boston and Albany Railroad bonds	$40,000 00	$51,516 66
Boston and Lowell Railroad bonds	10,000 00	11,000 00
Eastern Railroad bonds	21,000 00	22,312 50
Chicago, Burl., and Quincy R.R. bonds	20,000 00	20,650 00
United States bonds	140,000 00	156,987 50
Cambridge city bonds	40,000 00	42,050 00
Providence city bonds	25,000 00	28,250 00
Somerville city bonds	21,500 00	21,849 38
Woburn town bonds	25,000 00	28,625 00
Beverly town bonds	5,000 00	5,241 67
Worcester city bonds	50,000 00	54,562 50
	$513,900 00	$592,012 59

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$38,000 00	
Interest due or accrued thereon	822 92	
Stocks, bonds, etc., as per schedule	592,012 59	
Cash in the office of the company	20,924 16	
deposited in various banks	72,863 23	
Premiums in course of collection (gross)	72,462 57	
Notes taken for marine and inland risks	62,854 27	
Gross assets		$859,939 74

Liabilities.

Losses claimed and reported	$37,144 63	
disputed or resisted	5,000 00	
Unearned premiums on outstanding risks	226,788 52	
Commissions and brokerage	2,839 48	
Gross liabilities, except capital		271,772 63
Surplus as regards policy-holders		$588,167 11
Paid-up capital		400,000 00
Surplus over capital		$188,167 11

Income.

Cash received for fire premiums	$201,082 63	
Deduct re-insurance and return premiums	18,243 04	
Net cash received for fire premiums		$182,839 59
Cash received for marine and inland premiums,	$287,475 50	
Deduct re-insurance and return premiums	48,235 24	
Net cash rec'd for marine and inl'd premiums		239,240 26
Unpaid premium notes received during the year,	$62,854 27	

* Value of lands mortgaged $40,000 00
Value of buildings thereon 50,000 00
Amount of insurance held as collateral . . . 43,000 00

Interest received on bonds and mortgages	$2,550 00
and dividends received from all other sources	27,787 03
Gross cash income	$452,416 88

Expenditures.

Cash paid for fire losses	$96,385 72	
Deduct salvage and re-insurance	222 97	
Net cash paid for fire losses		$96,162 75
Cash paid for marine and inland losses	$150,337 86	
Deduct salvage and re-insurance	3,346 17	
Net cash paid for marine and inland losses		146,991 69
Cash dividends paid		35,000 00
paid for commissions and brokerage		42,960 69
for salaries of officers and employés		17,326 70
for state and local taxes		7,252 26
for rent and incidentals		14,979 21
Gross cash expenditures		$360,673 30

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$17,767,635 00	$209,494 18
written during 1880	24,650,889 00	217,569 08
Total	$42,418,524 00	$427,063 26
Deduct risks expired and terminated	19,066,294 00	166,133 02
In force at end of year	$23,352,230 00	$260,930 24
Deduct amount re-insured	357,811 00	1,730 18
Net amount in force	$22,994,419 00	$259,200 06
Marine risks outstanding Dec. 31, 1879	$4,029,018 00	$74,289 59
written during 1880	28,779,500 00	274,810 40
Total	$32,808,518 00	$349,099 99
Deduct risks expired and terminated	29,004,327 00	259,901 54
In force at end of year	$3,804,191 00	$89,198 45
Deduct amount re-insured	5,000 00	40 00
Net amount in force	$3,799,191 00	$89,158 45

Miscellaneous.

Premiums received from organization of company	$2,174,102 78
Losses paid from organization of company	961,076 56
Cash dividends declared from organization of company	215,000 00
Dividends declared during the year (cash)	35,000 00
Dividends declared during the year (stock)	100,000 00
Fire losses incurred during the year	79,762 92
Marine and inland losses incurred during the year	161,619 50
Company's stock owned by directors	83,100 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

PAID-UP CAPITAL, $1,000,000.

J. N. DUNHAM, *President.* SANFORD J. HALL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds		$100,000 00	$127,000 00
Boston and Albany Railroad bonds		100,000 00	122,000 00
Kansas City, St. Jos., and C. B. R.R. bonds		100,000 00	115,000 00
Union Pacific Railroad bonds		50,000 00	52,000 00
Chicago and North-Western Railroad bonds		25,000 00	26,250 00
Morris and Essex Railroad bonds		8,000 00	10,000 00
New York and Harlem Railroad bonds, 7s		10,000 00	12,500 00
100 shares	Agawam Nat'l Bank, Springfield	10,000 00	12,000 00
84 "	John Hancock N'l B'k, Springfield,	8,400 00	9,240 00
104 "	Chicopee Nat'l Bank, Springfield	10,400 00	14,560 00
100 "	Pynchon Nat'l Bank, Springfield	10,000 00	16,000 00
28 "	Second Nat'l Bank, Springfield	2,800 00	4,480 00
200 "	Third Nat'l Bank, Springfield	20,000 00	32,000 00
75 "	Ware Nat'l Bank, Ware	7,500 00	8,625 00
34 "	First Nat'l Bank, Northampton	3,400 00	4,080 00
67 "	Northampton Nat'l Bank	6,700 00	8,040 00
10 "	Monson Nat'l Bank	1,000 00	1,250 00
100 "	Merchants' Nat'l Bank, Boston	10,000 00	14,000 00
100 "	Atlas Nat'l Bank, Boston	10,000 00	12,500 00
100 "	Howard Nat'l Bank, Boston	10,000 00	12,000 00
100 "	Webster Nat'l Bank, Boston	10,000 00	11,000 00
150 "	Boylston Nat'l Bank, Boston	15,000 00	16,800 00
100 "	Eliot Nat'l Bank, Boston	10,000 00	11,200 00
75 "	Nat'l Bank of Commerce, Boston,	7,500 00	9,000 00
50 "	Nat'l Bank of Commerce, N.Y.	5,000 00	6,750 00
100 "	Fourth Nat'l Bank, N.Y.	10,000 00	11,500 00
500 "	Boston and Albany Railroad	50,000 00	77,500 00
183 "	Boston and Providence Railroad	18,300 00	26,535 00
500 "	Connecticut River Railroad	50,000 00	75,000 00
45 "	Worcester and Nashua Railroad	4,500 00	2,700 00
1000 "	N.Y., N.H., and Hartford R.R.	100,000 00	170,000 00
500 "	N.Y Cent. and Hud. Riv. R.R.	50,000 00	72,500 00
200 "	Old Colony Railroad	20,000 00	24,000 00
1000 "	New York and Harlem Railroad	50,000 00	93,000 00
1000 "	Phila., Wil., and Baltimore R.R	50,000 00	70,000 00
500 "	Chicago, Burl., and Quincy R.R.	50,000 00	85,000 00
		$1,003,500 00	$1,376,010 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Agawam Nat'l Bank, Springfield	$2,400 00	$2,275 00
10 " Third Nat'l Bank, Springfield	1,600 00	900 00
10 " Agawam Nat'l Bank, Springfield	1,200 00	1,000 00
5 " Connecticut River Railroad	750 00	500 00
25 " Quassaick National Bank	625 00	400 00
100 " Nonotuck Paper Company	10,000 00	
60 " Valley Paper Company	8,400 00	15,000 00
1 share Parsons Paper Company	10,000 00	
Kansas City, St. Jos., and C. B. R.R. bonds	10,000 00	10,000 00
	$44,975 00	$30,075 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$151,400 00	
Loans on mortgage of real estate (first liens *),	313,666 67	
Interest due or accrued thereon	9,430 25	
Stocks, bonds, etc., as per schedule	1,376,010 00	
Loans on collateral security as per schedule	30,075 00	
Cash in the office of the company	7,821 72	
deposited in various banks	68,810 55	
Interest due and accrued	21,305 75	
Premiums in course of collection (gross)	103,000 00	
Rents due and accrued	1,065 25	
Gross assets		$2,082,585 19

Liabilities.

Losses adjusted unpaid	$30,073 34	
claimed and reported	38,183 98	
disputed or resisted	9,091 46	
Total amount of losses	$77,348 78	
Less re-insurance	3,333 82	
Net amount of unpaid losses	$74,014 96	
Unearned premiums on outstanding risks	631,172 43	
Commissions and brokerage	15,450 00	
Gross liabilities, except capital		720,637 39
Surplus as regards policy-holders		$1,361,947 80
Paid-up capital		1,000,000 00
Surplus over capital		$361,947 80

Income.

Cash received for fire premiums	$1,009,711 18	
Deduct re-insurance and return premiums	92,715 48	
Net cash received for fire premiums		$916,995 70

* Value of lands mortgaged $220,000 00
Value of buildings thereon 406,000 00
Amount of insurance held as collateral 307,600 00

Interest received on bonds and mortgages	$20,683 83
and dividends received from all other sources	68,303 78
Income from rents	6,813 64
Gross cash income	$1,012,796 95

EXPENDITURES.

Cash paid for fire losses	$544,043 59	
Deduct salvage and re-insurance	22,091 23	
Net cash paid for fire losses		$521,952 36
Cash dividends paid		75,000 00
paid for commissions and brokerage		139,480 09
for salaries of officers and employés		41,538 47
for state and local taxes		30,851 47
for incidentals		90,433 11
Gross cash expenditures		$899,255 50

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$95,795,663 00	$1,145,965 17
written during 1880	82,819,724 00	1,009,711 18
Total	$178,615,387 00	$2,155,676 35
Deduct risks expired and terminated	76,613,074 00	915,669 18
In force at end of year	$102,002,313 00	$1,240,007 17

MISCELLANEOUS.

Premiums received from organization of company	$12,078,410 17
Losses paid from organization of company	7,945,374 01
Cash dividends declared from organization of company	1,392,042 00
Dividends declared during the year (cash)	75,000 00
Dividends declared during the year (stock)	250,000 00
Fire losses incurred during the year	517,831 63
Company's stock owned by directors	176,900 00

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

PAID-UP CAPITAL, $100,000.

LEVI SPRAGUE, *President.* EDWARD M. TUCKE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Lowell Railroad bonds	$10,000 00	$11,800 00
Lowell and Lawrence Railroad bonds	6,000 00	6,420 00
Boston and Maine Railroad bonds	5,000 00	6,250 00
Eastern Railroad bonds	5,000 00	5,000 00
Cook county bonds	2,000 00	2,100 00
10 shares Boston and Lowell Railroad	5,000 00	5,250 00
10 " Stony Brook Railroad	1,000 00	1,000 00
2 " Merrimack Manufacturing Company,	2,000 00	3,200 00

		Par value.	Market value.
7 shares	Massachusetts Cotton Mills	$7,000 00	$8,400 00
5 "	Lowell Manufacturing Company	3,450 00	4,500 00
20 "	Bates Manufacturing Company	2,000 00	4,000 00
20 "	Hill Manufacturing Company	2,000 00	1,900 00
4 "	Hamilton Manufacturing Company	4,000 00	4,400 00
2 "	Appleton Manufacturing Company	2,000 00	2,200 00
34 "	Prescott National Bank	3,400 00	4,420 00
10 "	Atlas National Bank	1,000 00	1,250 00
10 "	Tremont National Bank	1,000 00	1,180 00
10 "	Merchants' National Bank	1,000 00	1,375 00
		$62,850 00	$74,645 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$14,500 00	
Loans on mortgage of real estate (first liens *),	62,350 00	
Stocks, bonds, etc., as per schedule	74,645 00	
Cash in the office of the company, and deposited in bank	5,189 61	
Interest due and accrued	1,164 15	
Premiums in course of collection (gross)	152 43	
Personal loans	10,700 00	
Gross assets		$168,701 19

Liabilities.

Net amount of unpaid losses	$1,300 00	
Unearned premiums on outstanding risks	25,077 45	
Gross liabilities, except capital		26,377 45
Surplus as regards policy-holders		$142,323 74
Paid-up capital		100,000 00
Surplus over capital		$42,323 74

Income.

Cash received for fire premiums	$20,208 31	
Deduct re-insurance and return premiums	954 96	
Net cash received for fire premiums		$19,253 35
Interest received on bonds and mortgages		8,853 35
Income from rents		848 85
Gross cash income		$28,955 55

Expenditures.

Cash paid for fire losses	$18,801 69
dividends paid	8,000 00
paid for commissions and brokerage	2,786 10
for salaries of officers and employés	3,941 35
for state and local taxes	1,965 74
Gross cash expenditures	$35,494 88

* Amount of insurance held as collateral . . . $52,950 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$3,313,319 00	$44,355 09
written during during 1880	2,137,361 00	20,281 72
Total	$5,450,680 00	$64,636 81
Deduct risks expired and terminated	2,552,228 00	27,338 47
In force at end of year	$2,898,452 00	$37,298 34

Miscellaneous.

Premiums received from organization of company	$477,248 13
Losses paid from organization of company	296,198 65
Cash dividends declared from organization of company	172,500 00
Dividends declared during the year (8 per cent)	8,000 00
Fire losses incurred during the year	17,601 69
Company's stock owned by directors	5,300 00

WASHINGTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 1, 1873.]

Paid-up Capital, $400,000.

Isaac Sweetser, *President.* A. Willard Damon, *Secretary.*

Office, No. 38 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
250	shares Atlas National Bank	$25,000 00	$31,781 25
567	" Columbia National Bank	56,700 00	85,050 00
75	" Continental National Bank	7,500 00	8,643 75
100	" Hamilton National Bank	10,000 00	12,200 00
150	" Merchants' National Bank	15,000 00	21,450 00
50	" Merchandise National Bank	5,000 00	5,525 00
75	" National Bank of Commerce	7,500 00	9,168 75
120	" National City Bank	12,000 00	14,415 00
109	" National Eagle Bank	10,900 00	12,834 75
81	" National Hide and Leather Bank	8,100 00	9,487 12
100	" National Revere Bank	10,000 00	12,025 00
74	" State National Bank	7,400 00	8,972 50
18	" Suffolk National Bank	1,800 00	2,223 00
15	" Washington National Bank	1,500 00	2,055 00
40	" Norwich and Worcester Railroad	4,000 00	5,600 00
10	" Boston Gas-Light Company	5,000 00	8,000 00
United States bonds		110,000 00	121,762 50
Boston city bonds		110,000 00	143,000 00
Old Colony Railroad bonds		20,000 00	24,600 00
Eastern Railroad bonds		61,500 00	64,575 00
Chicago, Burl., and Quincy Railroad bonds		20,000 00	25,400 00
Union Pacific Railroad bonds		20,000 00	22,500 00

	Par value.	Market value.
Cedar Rapids and Missouri River R.R. bonds,	$5,000 00	$6,062 50
95 shares Relief Steamboat Company . .	9,500 00	2,500 00
	$543,400 00	$659,831 12

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
320 shares Indian Orchard Mills . . .	$40,000 00	$25,000 00
10 " Commercial Wharf Company . .	25,000 00	10,000 00
	$65,000 00	$35,000 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$46,000 00	
Interest due or accrued thereon . . .	967 00	
Stocks, bonds, etc., as per schedule . .	659,831 12	
Loans on collateral security as per schedule .	35,000 00	
Cash in the office of the company . . .	4,869 90	
deposited in Columbia National Bank .	101,013 77	
Interest due and accrued	2,628 75	
Premiums in course of collection (gross) .	20,375 24	
Notes taken for marine and inland risks .	66,179 54	
Gross assets		$936,865 32
Deduct special deposit in Virginia		20,000 00
Balance		$916,865 32

Liabilities.

Losses claimed and reported	$28,010 00	
Unearned premiums on outstanding risks .	147,946 58	
Commissions and brokerage	4,665 35	
Gross liabilities, except capital . .	$180,621 93	
Deduct liability on special deposit . . .	3,805 40	
		176,816 53
Surplus as regards policy-holders		$740,048 79
Paid-up capital		400,000 00
Surplus over capital		$340,048 79

Income.

Cash received for fire premiums . . .	$144,762 13	
Deduct re-insurance and return premiums .	13,043 26	
Net cash received for fire premiums . .		$131,718 87
Cash received for marine and inland premiums,	$176,963 11	
Deduct re-insurance and return premiums .	26,866 90	
Net cash rec'd for marine and inl'd premiums,		150,096 21
Unpaid premium notes received during the year	$51,967 75	

* Value of lands mortgaged $23,500 00
Value of buildings thereon 65,500 00
Amount of insurance held as collateral . . . 53,000 00

Interest received on bonds and mortgages		$3,721 25
and dividends received from all other sources		35,390 70
Income from profit and loss account		74 02
Gross cash income		$321,001 05

Expenditures.

Cash paid for fire losses	$81,075 82	
Deduct salvage and re-insurance	251 16	
Net cash paid for fire losses		$80,824 66
Cash paid for marine and inland losses	$86,488 09	
Deduct salvage and re-insurance	2,725 99	
Net cash paid for marine and inland losses		83,762 10
Cash dividends paid		40,000 00
paid for commissions and brokerage		33,805 87
for salaries of officers and employés		15,850 00
for state and local taxes		7,374 59
for rent and incidentals		14,019 64
Gross cash expenditures		$275,636 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,907,672 00	$118,456 08
written during 1880	17,808,188 00	150,781 08
Total	$28,715,860 00	$269,237 16
Deduct risks expired and terminated	13,823,540 00	108,744 76
In force at end of year	$14,892,320 00	$160,492 40
Deduct amount re-insured	90,733 00	807 67
Net amount in force	$14,801,587 00	$159,684 73
Marine risks outstanding Dec. 31, 1879	$3,307,500 00	$77,264 18
written during 1880	12,684,176 00	128,519 57
Total	$15,991,676 00	$205,783 75
Deduct risks expired and terminated	10,832,167 00	129,563 98
In force at end of year	$5,159,509 00	$76,219 77
Deduct amount re-insured	231,468 00	5,500 40
Net amount in force	$4,928,041 00	$70,719 37

Miscellaneous.

Premiums received from organization of company	$2,220,256 46
Losses paid from organization of company	1,198,740 17
Cash dividends declared from organization of company	240,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	76,277 01
Marine and inland losses incurred during the year	89,001 74
Company's stock owned by directors	53,200 00

AGGREGATE.

Capital Stock.	
Whole amount of capital actually paid up in cash	$6,450,000 00
Assets.	
Gross present assets	$13,009,661 00
Liabilities.	
Gross present liabilities	$3,433,569 00
Income.	
Cash actually received for fire premiums	$2,808,218 00
actually received for marine premiums	1,740,297 00
for interest and dividends from all sources	534,522 00
from all other sources	29,164 00
Gross cash income	$5,112,201 00
Expenditures.	
Cash actually paid during the year for fire losses	$1,788,670 00
actually paid during the year for marine losses	1,045,324 00
for dividends to stockholders	531,122 00
for brokerage and commissions on premiums	557,121 00
for salaries and pay of officers and employés	300,725 00
for state and local taxes	136,766 00
for office, agency, and incidental expenses	316,691 00
Gross cash expenditures	$4,676,419 00
Miscellaneous.	
Whole amount of fire risks written during the year	$343,486,523 00
premiums charged or receivable thereon	3,167,585 00
marine risks written during the year	160,970,802 00
premiums charged or receivable thereon	2,069,688 00
fire risks terminated during the year	289,480,269 00
marine risks terminated during the year	157,578,503 00
fire risks outstanding at end of year	373,547,078 00
marine risks outstanding at end of year	31,219,352 00
unpaid premium notes received during the year,	657,715 00
cash dividends declared during the year	528,000 00
fire losses incurred during the year	1,704,074 00
marine losses incurred during the year	1,161,694 00

FIRE, MARINE, AND FIRE-MARINE

INSURANCE COMPANIES

OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DEC. 31, 1880.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business Aug. 19, 1819.]

PAID-UP CAPITAL, $3,000,000.

LUCIUS J. HENDEE, *President.* JOTHAM GOODNOW, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$372,000 00	$424,140 00
Alabama state bonds	10,000 00	7,000 00
Canada dominion stock	5,070 69	5,070 69
Connecticut state bonds	74,500 00	79,715 00
New Hampshire state bonds	48,000 00	52,800 00
Rhode Island state bonds	91,000 00	100,100 00
South Carolina state bonds (consolidated)	14,605 00	14,605 00
Tennessee state bonds	31,000 00	15,190 00
Hudson county (N.J.) bonds	25,000 00	25,000 00
Barkhamsted (Conn.) town bonds	14,000 00	14,700 00
Hartford (Conn.) town bonds	56,000 00	59,360 00
Norwich (Conn.) town bonds	100,000 00	120,000 00
Norfolk (Conn.) town bonds	26,000 00	27,300 00
Danbury (Conn.) town bonds	25,000 00	25,000 00
Pawtucket (R.I.) town bonds	100,000 00	115,000 00
Windsor Locks (Conn.) town bonds	24,000 00	25,200 00
Middletown (Conn.) town bonds	60,000 00	64,800 00
Bloomington (Ill.) city bonds	20,000 00	21,600 00
Boston (Mass.) city bonds	50,000 00	57,500 00
Brooklyn (N.Y.) city bonds	25,000 00	27,000 00
Buffalo (N.Y.) city bonds	50,000 00	55,000 00
Cleveland (O.) city bonds	25,000 00	26,000 00
Cleveland (O.) city bonds	80,000 00	86,400 00
Cincinnati (O.) city water bonds	50,000 00	55,000 00
Chicago (Ill.) city bonds	47,000 00	51,700 00
Detroit (Mich) city bonds	50,000 00	55,000 00
Hartford (Conn.) city bonds	117,000 00	124,020 00
Indianapolis (Ind.) city bonds	50,000 00	55,000 00
Ironton (O.) city bonds	10,000 00	11,000 00
Jersey City (N.J.) city bonds	46,000 00	46,000 00
Lockport (N.Y.) city bonds	25,000 00	27,500 00
Montreal (Can.) corporation stock	13,000 00	13,390 00

	Par value.	Market value.
Montreal (Can.) corporation bonds	$10,000 00	$10,300 00
Newark (N.J.) city bonds	50,000 00	56,000 00
New Brunswick (N.J.) city bonds	20,000 00	20,000 00
New York city stock	21,000 00	22,260 00
Rahway (N.J.) city bonds	45,000 00	15,750 00
Providence (R.I.) city bonds	50,000 00	59,000 00
East Saginaw (Mich.) city bonds	12,000 00	12,960 00
Titusville (Penn.) city school and water bonds,	15,000 00	15,900 00
Toledo (O.) city special bonds	13,000 00	14,040 00
Toledo (O.) city water bonds	5,000 00	5,400 00
Rochester (N.Y.) city bonds	25,000 00	28,000 00
Oswego (N.Y.) city bonds	25,000 00	27,000 00
East School District bonds, Vernon, Conn.	3,500 00	3,500 00
West School District bonds, Vernon, Conn.	2,000 00	2,000 00
School District, town Woodbridge, N.J.	20,000 00	20,000 00
Montezuma (Io.) school bonds	10,000 00	10,000 00
Atlantic Dock Company bonds	31,000 00	32,550 00
Albany and Susquehanna Railroad bonds	50,000 00	54,000 00
Buffalo and Erie Railroad bonds	15,000 00	18,450 00
Cle., Col., Cin., and Indianap. R.R. S. F. b'ds,	25,000 00	31,250 00
Cleveland, Painsville, and Ashtabula Railroad,	22,000 00	25,080 00
Cleveland and Toledo R.R. Gen. S. F. bonds,	85,000 00	90,950 00
Chicago, Burl., and Quincy R.R. S. F. bonds,	30,000 00	33,300 00
Chicago and North-Western Railroad bonds	50,000 00	55,500 00
Cincinnati, Ham., and Dayton Railroad bonds	20,000 00	21,200 00
Columbus and Xenia Railroad bonds	50,000 00	52,500 00
Dayton and Western Railroad bonds	25,000 00	25,000 00
Harlem Riv. and P. Chester R.R. 1st bonds	150,000 00	174,000 00
Housatonic Railroad 1st bonds	50,000 00	54,000 00
Indianapolis and Cincinnati Railroad	25,000 00	25,750 00
Joliet and Chicago Railroad 1st S. F. bonds	18,000 00	19,440 00
Keokuk and Des Moines Railroad 1st bonds	40,000 00	40,400 00
Lake Shore Railroad bonds	10,000 00	12,200 00
Lake Shore and Mich. So. R.R. reg. S. F. bonds,	12,000 00	12,960 00
Little Miami Railroad bonds	72,000 00	72,000 00
Michigan Central Railroad bonds	50,000 00	64,000 00
Mich. Southern and No. Indiana R.R. bonds	25,000 00	27,250 00
Morris and Essex Railroad 2d bonds	25,000 00	29,250 00
Morris and Essex Railroad 1st consol. bonds	50,000 00	62,500 00
New York Central Railroad bonds	75,000 00	78,750 00
N.Y. Central and Hudson River R.R. bonds	175,000 00	232,750 00
New York and Harlem Railroad bonds	10,000 00	13,300 00
Pittsburg, Ft. Wayne, and Chicago Railroad	211,000 00	270,900 00
Michigan Central Railroad bonds	10,000 00	11,000 00
Vermont Valley Railroad bonds	50,000 00	51,000 00
Atlantic Mutual Insurance Company scrip	36,675 00	36,675 00
50 shares Connecticut River Company	5,000 00	1,000 00
500 " Albany and Susquehanna R.R. Co.	50,000 00	60,000 00
144 " Central Ohio Railroad Company	7,200 00	5,760 00

		Par value.	Market value.
1000 shares	Cleveland and Pittsburg R.R Co.	$50,000 00	$62,500 00
175 "	Connecticut River R.R. Company,	17,500 00	26,250 00
250 "	Dubuque and Sioux City R.R. Co.	25,000 00	20,000 00
100 "	Joliet and Chicago Railroad Co. .	10,000 00	12,000 00
158 "	Keokuk and DesM. R.R. Co. pref.	15,800 00	6 320 00
1000 "	Morris and Essex Railroad Co. .	50,000 00	61,000 00
600 "	N. Y. Cent. and H. Riv. R.R Co.	60,000 00	90,000 00
1000 "	N. Y., N. H., and H. R.R. Co. .	100,000 00	170,000 00
750 "	Pittsb., Ft. W., and Chi. R.R. Co.	75,000 00	93,750 00
500 "	New York and Harlem R.R. Co. .	25,000 00	45,000 00
100 "	Ashuelot Railroad Company .	10,000 00	11,300 00
100 "	New Britain (Conn.) Nat'l Bank .	10,000 00	13,000 00
67 "	First National Bank, Albany .	6,700 00	10,050 00
220 "	Farmers' and Mechanics' National Bank, Philadelphia, Penn. .	22,000 00	26,840 00
50 "	Merchants' Bank, St. Louis . .	5,000 00	400 00
50 "	Merchants' Nat'l Bank, St. Louis,	5,000 00	5,000 00
200 "	Mechanics' Nat'l Bank, St. Louis,	20,000 00	19,600 00
200 "	Ætna National Bank, Hartford .	20,000 00	26,000 00
200 "	American Nat'l Bank, Hartford .	10,000 00	14,000 00
300 "	Charter Oak Nat'l B'k, Hartford,	30,000 00	40,500 00
200 "	City National Bank, Hartford .	20,000 00	20,000 00
150 "	Conn. Riv. Banking Co., Hartford,	4,500 00	5,400 00
500 "	National Exch. Bank, Hartford .	25,000 00	36,250 00
420 "	Farmers' and Mechanics' National Bank, Hartford. . . .	42,000 00	52,500 00
200 "	First National Bank, Hartford .	20,000 00	24,000 00
821 "	Hartford Nat'l Bank, Hartford .	82,100 00	133,823 00
633 "	Phœnix National Bank, Hartford.	63,300 00	103,179 00
250 "	State Bank, Hartford . . .	25,000 00	27,500 00
400 "	American Exch. Nat'l Bank, N.Y.	40,000 00	50,000 00
300 "	Nat'l Butch. and Drov. B'k, N.Y.	7,500 00	8,625 00
100 "	National City Bank, N.Y. . .	10,000 00	21,000 00
300 "	National Bank of Commerce, N.Y.	30,000 00	45,000 00
100 "	Hanover National Bank, N.Y. .	10,000 00	12,000 00
300 "	Imp. and Traders' Nat'l B'k, N.Y.	30,000 00	69,000 00
400 "	Bank of the Manhattan Co., N.Y.	20,000 00	28,000 00
100 "	Market National Bank, N.Y. .	10,000 00	12,000 00
667 "	Merchants' National Bank, N.Y. .	33,350 00	43,355 00
160 "	Merchants' Exch. Nat'l B'k, N.Y.	8,000 00	8,000 00
1200 "	Mechanics' National Bank, N.Y. .	30,000 00	45,000 00
375 "	Metropolitan Nat'l Bank, N.Y. .	37,500 00	56,250 00
200 "	Nassau Bank, N.Y. . . .	20,000 00	20,600 00
267 "	B'k of N.Y. Nat'l B'k'g Asso., N.Y.	26,700 00	37,380 00
200 "	Bank of North America, N.Y. .	14,000 00	14,000 00
277 "	Phenix National Bank, N.Y. .	5,540 00	5,706 20
400 "	People's Bank, N.Y. . . .	10,000 00	11,000 00
150 "	National B'k of the Republic, N.Y.	15,000 00	19,500 00
320 "	Union National Bank, N.Y. . .	16,000 00	24,000 00

		Par value.	Market value.
150 shares	N.Y. Life Ins. and Trust Co., N.Y.	$15,000 00	$58,500 00
100 "	United States Trust Co., N.Y.	10,000 00	38,000 00
100 "	Union Trust Company, N.Y.	10,000 00	19,000 00
100 "	Central Trust Company, N.Y.	10,000 00	16,000 00
		$4,888,040 69	$5,821,943 89

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$365,000 00	
Loans on mortgage of real estate (first liens*),	81,570 00	
Interest due or accrued thereon	971 60	
Stocks and bonds as per schedule	5,821,943 89	
Cash in the office of the company	10,771 32	
deposited in various banks	786,708 61	
Premiums in course of collection (gross)	357,108 30	
Gross assets		$7,424,073 72
Deduct liabilities in other states		109,400 69
Balance		$7,314,673 03

Liabilities.

Losses adjusted unpaid	$28,841 77	
claimed and reported	113,890 26	
disputed or resisted	16,000 00	
Unearned premiums on outstanding risks	1,477,695 33	
Reclaimable on perpetual fire policies	4,104 00	
Due and accrued for printing	500 00	
Commissions and brokerage	43,016 35	
Return premiums	10,754 09	
Gross liabilities, except capital	$1,694,801 80	
Deduct liabilities on special deposits	40,676 28	
		1,654,125 52
Surplus as regards policy-holders		$5,660,547 51
Paid-up capital		3,000,000 00
Surplus over capital		$2,660,547 51

Income.

Cash received for fire premiums	$2,230,332 97	
Deduct re-insurance and return premiums	125,330 04	
Net cash received for fire premiums		$2,105,002 93
Cash received for inland premiums	$110,407 60	
Deduct re-insurance and return premiums	20,935 92	
Net cash received for inland premiums		89,471 68
Interest received on bonds and mortgages		5,177 63

* Value of lands mortgaged $79,000 00
Value of buildings thereon 83,000 00
Amount of insurance held as collateral 50,000 00

Interest and dividends received from all other sources		$334,083 81
Income from rents		8,390 57
Deposits received for perpetual fire risks	$3,288 90	
Gross cash income		$2,542,126 62

EXPENDITURES.

Cash paid for fire losses		$1,188,265 39
for inland losses		51,186 97
dividends paid		600,000 00
paid for commissions and brokerage		339,848 65
for salaries of officers and employés		140,057 79
for state and local taxes		43,818 46
for incidentals		117,445 06
Deposits returned on perpetual fire risks	$120 00	
Gross cash expenditures		$2,480,622 32

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$272,519,159 00	$3,003,510 00
written during 1880	225,467,448 00	2,233,794 97
Total	$497,986,607 00	$5,237,304 97
Deduct risks expired and terminated	225,916,668 00	2,296,002 77
In force at end of year	$272,069,939 00	$2,941,302 20
Deduct amount re-insured	2,020,349 00	22,614 67
Net amount in force	$270,049,590 00	$2,918,687 53
Inland risks outstanding Dec. 31, 1879	$341,550 00	$15,746 21
written during 1880	18,922,492 00	110,407 60
Total	$19,264,042 00	$126,153 81
Deduct risks expired and terminated	18,786,292 00	104,187 11
In force at end of year	$477,750 00	$21,966 70
Deduct amount re-insured	52,100 00	1,842 50
Net amount in force	$425,650 00	$20,124 20

MISCELLANEOUS.

Premiums received from organization of company	$84,889,495 06
Losses paid from organization of company	52,301,525 45
Cash dividends declared from organization of company,	11,503,365 00
Dividends declared during the year (20 per cent)	600,000 00
Fire losses incurred during the year	1,151,152 78
Inland losses incurred during the year	46,915 72
Company's stock owned by directors	261,700 00

ALBANY INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated March 8, 1811. Re-organized June 1, 1851.]

PAID-UP CAPITAL, $200,000.

HARMON PUMPELLY, *President.* THEODORE TOWNSEND, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$300,000 00	$343,000 00
Albany city bonds	20,000 00	25,000 00
Syracuse city bonds	5,000 00	5,750 00
Poughkeepsie city bonds	5,000 00	5,600 00
Chicago city bonds	5,000 00	5,000 00
Jersey city bonds	5,000 00	5,250 00
Watervliet town and railroad bonds	15,000 00	15,500 00
New York Central Railroad bonds	15,000 00	15,600 00
Buffalo and Erie Railroad bonds	5,000 00	6,000 00
	$375,000 00	$426,700 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Long Dock Company bond	$1,180 00	$750 00

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks, bonds, etc., as per schedule	$426,700 00	
Loans on collateral security as per schedule	750 00	
Cash in the office of the company	292 81	
deposited in New York State Nat'l Bank,	13,424 82	
Interest due and accrued	887 91	
Premiums in course of collection (net)	52 50	
Gross assets		$442,108 04

LIABILITIES.

Losses adjusted unpaid	$36 95	
claimed and reported	3,660 00	
Unearned premiums on outstanding risks	35,607 19	
State and local taxes	861 26	
Gross liabilities, except capital		40,165 40
Surplus as regards policy-holders		$401,942 64
Paid-up capital		200,000 00
Surplus over capital		$201,942 64

INCOME.

Cash received for fire premiums	$65,696 90	
Deduct re-insurance and return premiums	4,513 72	
Net cash received for fire premiums		$61,183 18
Interest and dividends received from all sources		17,647 58
Gross cash income		$78,830 76

Expenditures.

Cash paid for fire losses	$54,747 73	
Deduct salvage and re-insurance	15,293 08	
Net cash paid for fire losses		$39,454 65
Cash dividends paid		27,500 00
paid for commissions and brokerage		8,305 21
for salaries of officers and employés		7,075 04
for state and local taxes		1,049 35
for incidentals		2,336 34
Gross cash expenditures		$85,720 59

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$8,988,369 00	$65,002 83
written during 1880	9,106,701 00	65,749 40
Total	$18,095,070 00	$130,752 23
Deduct risks expired and terminated	8,513,565 00	57,969 66
In force at end of year	$9,581,505 00	$72,782 57
Deduct amount re-insured	205,762 00	1,288 85
Net amount in force	$9,375,743 00	$71,493 72

Miscellaneous.

Premiums received from organization of company	$1,767,430 00
Losses paid from organization of company	667,924 88
Cash dividends declared from organization of company	787,500 00
Dividends declared during the year (13¾ per cent)	27,500 00
Fire losses incurred during the year	36,037 51
Company's stock owned by directors	38,080 00

AMERICAN INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]

Paid-up Capital, $600,000.

S. G. Gould, *President.* Fred H. Harris, *Secretary.*

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$364,483 35
Loans on mortgage of real estate (first liens*),	651,351 75
Interest due or accrued thereon	16,686 17
United States bonds	380,625 00
Cash in the office of the company	2,552 29
deposited in various banks	52,466 44

* Total value of property mortgaged $1,889,250 00
Amount of insurance held as collateral 813,905 00

Premiums in course of collection (gross)	$16,864 09	
Rents due and accrued	3,021 17	
Company's own stock	$101,500 00	
Premiums more than three months due	2,208 36	
Gross assets		$1,488,050 26

LIABILITIES.

Losses adjusted unpaid	$428 00	
claimed and reported	1,818 15	
Unearned premiums on outstanding risks	110,139 38	
Dividends to stockholders unpaid	4,856 75	
Commissions and brokerage	3,294 53	
Dividends to policy-holders unpaid	18,546 00	
Gross liabilities, except capital		139,082 81
Surplus as regards policy-holders		$1,348,967 45
Paid-up capital		600,000 00
Surplus over capital		$748,967 45

INCOME.

Cash received for fire premiums	$202,006 50	
Deduct re-insurance and return premiums	18,048 19	
Net cash received for fire premiums		$183,958 31
Interest received on bonds and mortgages		47,438 67
and dividends received from all other sources		25,167 06
Income from rents		12,903 82
Gross cash income		$269,467 86

EXPENDITURES.

Cash paid for fire losses	$79,431 66	
Deduct salvage and re-insurance	2,611 81	
Net cash paid for fire losses		$76,819 85
Cash dividends paid scrip-holders		59,434 30
dividends paid policy-holders		16,487 00
paid for commissions and brokerage		27,294 14
for salaries of officers and employés		28,494 87
for state and local taxes		7,203 33
for incidentals		12,951 16
Gross cash expenditures		$228,684 65

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$25,870,654 00	$194,991 16
written during 1880	28,947,705 00	201,934 09
Total	$54,818,359 00	$396,925 25
Deduct risks expired and terminated	26,275,420 00	175,481 24
In force at end of year	$28,542,939 00	$221,444 01
Deduct amount re-insured	459,225 00	3,449 72
Net amount in force	$28,083,714 00	$217,994 29

MISCELLANEOUS.

Premiums received from organization of company	$3,174,582 73
Losses paid from organization of company	816,975 71
Cash dividends declared from organization of company	1,030,836 26
Dividends declared during the year (10 per cent)	60,000 00
Fire losses incurred during the year	73,131 31
Company's stock owned by directors	33,475 00

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated February, 1853. Commenced business February, 1853.]

PAID-UP CAPITAL, $300,000.

GEORGE T. CRAM, *President.* JAMES NEWMAN, *Secretary.*

DETAILED STATEMENT OF BONDS.

	Par value.	Market value.
United States bonds	$200,000 00	$260,000 00
Missouri State bonds	400,000 00	440,000 00
	$600,000 00	$700,000 00

SUMMARY OF ASSETS DEC. 31, 1880.

Bonds as per schedule	$700,000 00	
Cash in the office of the company	2,446 04	
deposited in Bank of Commerce	60,119 84	
Premiums in course of collection (gross)	53,539 93	
Gross assets		$816,105 81

LIABILITIES.

Losses adjusted unpaid	$19,425 92	
claimed and reported	12,616 00	
disputed or resisted	3,465 00	
Total amount of losses	$35,506 92	
Less re-insurance	4,837 26	
Net amount of unpaid losses	$30,669 66	
Unearned premiums on outstanding risks	226,436 42	
Dividends to stockholders unpaid	673 25	
Commissions and brokerage	8,030 99	
Gross liabilities, except capital		265,810 32
Surplus as regards policy-holders		$550,295 49
Paid-up capital		300,000 00
Surplus over capital		$250,295 49

Income.

Cash received for fire premiums	$494,028 94	
Deduct re-insurance and return premiums	87,313 04	
Net cash received for fire premiums		$406,715 90
Interest received on bonds		36,350 00
and dividends received from all other sources		1,474 49
Gross cash income		$444,540 39

Expenditures.

Cash paid for fire losses	$264,998 11	
Deduct salvage and re-insurance	21,613 19	
Net cash paid for fire losses		$243,384 92
Cash dividends paid		43,792 50
paid for commissions and brokerage		74,535 02
for salaries of officers and employés		33,661 00
for state and local taxes		8,616 97
for rent		4,750 00
for incidentals		31,100 53
Gross cash expenditures		$439,840 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$26,437,124 00	$403,346 23
written during 1880	35,678,702 00	494,287 32
Total	$62,115,826 00	$897,633 55
Deduct risks expired and terminated	31,058,306 00	416,949 36
In force at end of year	$31,057,520 00	$480,684 19
Deduct amount re-insured	1,753,534 00	29,913 40
Net amount in force	$29,303,986 00	$450,770 79

Miscellaneous.

Premiums received from organization of company	$5,910,840 86
Losses paid from organization of company	3,282,362 05
Cash dividends declared from organization of company	279,537 70
Dividends declared during the year	43,000 00
Fire losses incurred during the year	237,797 76
Company's stock owned by directors	51,000 00

AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Feb. 28, 1859. Commenced business March 1, 1859.]

PAID-UP CAPITAL, $200,000.

HENRY BUTLER, *President.* WILLIAM RAYNOR, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$107,500 00
Union Pacific Railroad bonds	20,000 00	24,400 00
Williamsburg Gas-Light Company bonds	10,000 00	10,250 00
Western Union Telegraph bonds	2,000 00	2,332 50
Kansas and Pacific Railroad bonds	20,000 00	20,925 00
150 shares American Exchange Bank	15,000 00	18,600 00
100 " Fourth National Bank	10,000 00	11,900 00
50 " Central National Bank	5,000 00	6,000 00
	$182,000 00	$201,907 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Central Park and Crosstown Railroad bonds	$6,500 00	$13,000 00
Erie Railroad bonds	1,020 00	
49 shares New York and New Haven R.R.	7,938 00	
100 " Williamsburg Gas-Light Company	5,750 00	
400 " Western Union Telegraph Co.	32,400 00	46,000 00
300 " Second Avenue Railroad	25,500 00	
20 " Metropolitan Gas-Light Company	2,000 00	
40 " New York and New Haven R.R.	6,480 00	2,200 00
	$87,588 00	$61,200 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$20,500 00	
Loans on mortgage of real estate (first liens*),	6,000 00	
Interest due or accrued thereon	120 00	
Stocks, bonds, etc., as per schedule	201,907 50	
Loans on collateral security as per schedule	61,200 00	
Cash in the office of the company	174 28	
deposited in various banks	6,721 46	
Interest due and accrued	1,252 90	
Premiums in course of collection (gross)	3,925 50	
Prem's more than three months due, $583 62		
Gross assets		$301,801 64

* Value of lands mortgaged $5,000 00
Value of buildings thereon 8,000 00
Amount of insurance held as collateral 7,500 00

Liabilities.

Losses adjusted unpaid	$302 78	
claimed and reported	1,600 00	
Total amount of losses	$1,902 78	
Less re-insurance	750 00	
Net amount of unpaid losses	$1,152 78	
Unearned premiums on outstanding risks	19,382 90	
Dividends to stockholders unpaid	725 00	
Due and accrued for rent, salaries, etc.	458 33	
Commissions and brokerage	272 91	
Return premiums	407 56	
Gross liabilities, except capital		$22,399 48
Surplus as regards policy-holders		$279,402 16
Paid-up capital		200,000 00
Surplus over capital		$79,402 16

Income.

Cash received for fire premiums	$47,119 70	
Deduct re-insurance and return premiums	9,427 31	
Net cash received for fire premiums		$37,692 39
Cash received for marine and inland premiums		2,714 15
Interest received on bonds and mortgages		522 32
and dividends received from all other sources		33,602 54
Gross cash income		$74,531 40

Expenditures.

Cash paid for fire losses	$19,524 84	
Deduct salvage and re-insurance	5,539 13	
Net cash paid for fire losses		$13,985 71
Cash paid for marine and inland losses		2,547 93
dividends paid		20,100 00
paid for commissions and brokerage		3,612 35
for salaries of officers and employés		15,900 00
for state and local taxes		782 24
for incidentals		6,145 43
Gross cash expenditures		$63,073 66

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$9,634,936 00	$38,092 31
written during 1880	11,643,216 00	47,367 53
Total	$21,278,152 00	$85,459 84
Deduct risks expired and terminated	11,564,889 00	47,665 52
In force at end of year	$9,713,263 00	$37,794 32
Deduct amount re-insured	673,399 00	3,682 89
Net amount in force	$9,039,864 00	$34,111 43

		Premiums.
Marine risks outstanding Dec. 31, 1879	$66,250 00	$1,961 59
written during 1880	160,400 00	2,714 15
Total	$226,650 00	$4,675 74
Deduct risks expired and terminated	136,650 00	2,277 30
In force at end of year	$90,000 00	$2,398 44

MISCELLANEOUS.

Premiums received from organization of company	$1,400,022 00
Losses paid from organization of company	537,003 00
Cash dividends declared from organization of company	305,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	10,303 00
Marine and inland losses incurred during the year	2,548 00
Company's stock owned by directors	61,700 00

AMERICAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1857. Commenced business May 1, 1857.]

PAID-UP CAPITAL, $400,000.

JAMES M. HALSTED, *President.* DAVID ADEE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$481,000 00	$511,808 00
Delaware and Hudson Canal Company bonds	50,000 00	58,000 00
133 shares Delaware and Hudson Canal Co.	13,300 00	12,236 00
900 " Harlem Gas-Light Company	45,000 00	31,500 00
400 " Rensselaer and Saratoga Railroad	40,000 00	50,000 00
100 " National Bank of Commerce	10,000 00	14,500 00
200 " American Exchange Nat'l Bank	20,000 00	24,800 00
40 " Nat'l Bank of State of New York	4,000 00	4,600 00
100 " Mercantile Trust Company	10,000 00	15,000 00
	$673,300 00	$722,444 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Equitable Life Assurance Society	$3,750 00	$2,500 00
200 " Pacific Fire Insurance Company	11,300 00	8,500 00
United States bonds 104 shares National Bank State of New York 10 " American Exchange National Bank,	23,662 00	20,000 00
Northern Pacific Railroad bonds	15,000 00	10,500 00
United States bonds	50,812 00	50,000 00
100 shares Western Union Telegraph Co. New York Elevated Railroad bonds	24,200 00	20,000 00
N. Y., Lake Erie, and Western Railroad bonds,	25,250 00	20,000 00
Union Pacific Railroad bonds	3,675 00	2,600 00
	$157,649 00	$134,100 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$150,220 00	
Interest due or accrued thereon	1,532 20	
Stocks, bonds, etc., as per schedule	722,444 00	
Loans on collateral security as per schedule	134,100 00	
Cash in the office of the company	3,158 57	
deposited in Leather Manuf. Nat'l Bank,	19,229 12	
Interest due and accrued	1,077 66	
Premiums in course of collection (gross)	12,842 86	
Prem's more than three months due, $642 50		
Gross assets†		$1,044,604 41

Liabilities.

Losses claimed and reported	$9,553 73	
Unearned premiums on outstanding risks	84,303 08	
Unpaid scrip ordered to be redeemed	2,903 00	
Interest due or accrued on scrip	3,974 49	
Accrued for rent	1,334 00	
State and local taxes	5,415 14	
Commissions and brokerage	1,913 15	
Return premiums	243 99	
Gross liabilities, except capital and scrip		109,640 58
Surplus as regards policy-holders		$934,963 83
Paid-up capital	$400,000 00	
Scrip outstanding not ordered to be redeemed,	301,048 00	
		701,048 00
Surplus over capital and scrip		$233,915 83

Income.

Cash received for fire premiums	$182,534 29	
Deduct re-insurance and return premiums	19,716 75	
Net cash received for fire premiums		$162,817 54
Interest received on bonds and mortgages		9,370 08
and dividends from all other sources		39,270 38
Income from exchange		1,719 10
Gross cash income		$213,177 10

Expenditures.

Cash paid for fire losses	$79,564 89	
Deduct salvage and re-insurance	22,856 08	
Net cash paid for fire losses		$56,708 81
Cash dividends paid		40,000 00
paid for redemption of scrip		460 00

* Value of lands mortgaged $153,500 00
Value of buildings thereon 226,000 00
Amount of insurance held as collateral . . . 161,600 00

† Including $200,000 special reserve fund held under New York law.

Interest paid scrip-holders	$10,512 28
Cash paid for commissions and brokerage	24,386 38
for salaries of officers and employés	28,354 32
for state and local taxes	1,243 26
for rents	9,175 00
for incidentals	9,516 37
Gross cash expenditures	$180,356 42

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$40,306,664 00	$157,910 53
written during 1880	55,564,124 00	179,376 20
Total	$95,870,788 00	$337,286 73
Deduct risks expired and terminated	54,918,834 00	166,651 97
In force at end of year	$40,951,954 00	$170,634 76
Deduct amount re-insured	2,706,956 00	9,344 17
Net amount in force	$38,244,998 00	$161,290 59

Miscellaneous.

Premiums received from organization of company	$3,531,278 00
Losses paid from organization of company	1,030,454 00
Cash dividends declared from organization of company	884,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	66,365 75
Company's stock owned by directors	150,250 00

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 28, 1810. Commenced business March 12, 1810.]

Paid-up Capital, $400,000.

Thomas R. Maris, *President.* Albert C. L. Crawford, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$490,000 00	$526,612 50
Lehigh Coal and Navigation Company bonds	40,000 00	44,800 00
Shamokin Val. and P. R.R. 1st mort. bonds	20,000 00	22,600 00
North Pennsylvania Railroad 1st mort. bonds,	18,000 00	20,060 00
Harrisburg, P., Mt. Joy, and L. R.R. bonds	10,000 00	10,700 00
Delaware Division Canal Company bonds	15,000 00	14,700 00
Pennsylvania Railroad bonds	50,000 00	58,300 00
Chesapeake and Delaware Canal Co. bonds	10,000 00	8,800 00
Delaware Railroad Company bonds	5,000 00	5,800 00
Susquehanna Canal Company bonds	7,000 00	3,150 00
Philadelphia and Reading Railroad bonds	2,100 00	1,302 00

	Par value.	Market value.
Schuylkill Navigation Company bonds	$13,225 00	$13,340 00
Tennessee state bonds	24,000 00	11,760 00
Del. and R. Canal and Camden and Amboy Railroad and Transportation Co. bonds	24,000 00	27,360 00
Philadelphia, Wil., and Balt. Railroad bonds	10,000 00	11,000 00
Elmira and Williamsport Railroad bonds	1,000 00	900 00
American Steamship Company loan	15,000 00	16,500 00
100 shares North Pennsylvania Railroad Co.	5,000 00	5,550 00
100 " Pennsylvania Railroad Company	5,000 00	6,600 00
Railway Car Trust Company, Pennsylvania	53,000 00	53,530 00
New York and Pacific Car Trust Company	9,000 00	9,180 00
Philadelphia and Erie Railroad bonds	14,000 00	14,210 00
	$840,325 00	$886,754 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
300 shares Pennsylvania Railroad	$19,800 00	$50,000 00
700 " Lehigh Valley Railroad	40,075 00	
732 " Lehigh Valley Railroad	41,907 00	36,000 00
450 " Philadelphia and Erie Railroad	9,000 00	5,000 00
32 " Farmers' Bank of Lancaster	2,560 00	1,400 00
Charlestown (S.C.) Mining and M'f'g Co. bds.	5,500 00	4,000 00
Lehigh Coal Manufacturing Company bonds	2,200 00	1,615 81
	$121,042 00	$98,015 81

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$174,424 17	
Loans on mortgage of real estate (first liens *),	310,539 50	
Interest due or accrued thereon	7,262 18	
Stocks, bonds, etc., as per schedule	886,754 50	
Loans on collateral security as per schedule	98,015 81	
Cash in the office of the company	1,697 10	
deposited in various banks	51,358 54	
Interest due and accrued	5,940 67	
Premiums in course of collection (net)	9,302 54	
Rents due and accrued	592 16	
Gross assets		$1,545,887 17

Liabilities.

Losses adjusted unpaid	$11,880 03
claimed and reported	12,536 00
disputed or resisted	10,650 00

* Value of lands mortgaged $291,850 00
Value of buildings thereon 513,000 00
Amount of insurance held as collateral 263,450 00

Unearned premiums on outstanding risks	$195,343 19	
Reclaimable on perpetual fire policies	266,006 45	
Dividends to stockholders unpaid	825 00	
State and local taxes	7,105 87	
Miscellaneous	600 00	
Gross liabilities, except capital		$504,946 54
Surplus as regards policy-holders		$1,040,940 63
Paid-up capital		400,000 00
Surplus over capital		$640,940 63

Income.

Cash received for fire premiums	$377,182 29	
Deduct re-insurance and return premiums	27,183 45	
Net cash received for fire premiums		$349,998 84
Interest received on bonds and mortgages		18,914 98
and dividends received from all other sources		46,427 69
Income from rents		4,057 87
from all other sources		5,788 00
Deposits received for perpetual fire risks	$4,564 37	
Gross cash income		$425,187 38

Expenditures.

Cash paid for fire losses	$198,422 60
dividends paid	39,855 00
paid for commissions and brokerage	68,628 95
for salaries of officers and employés	35,326 81
for state and local taxes	17,496 11
for incidentals	4,542 62
Deposits returned on perpetual fire risks $6,432 42	
Gross cash expenditures	$364,272 09

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$32,455,983 00	$326,595 47
written during 1880	39,125,192 00	369,513 25
Total	$71,581,175 00	$696,108 72
Deduct risks expired and terminated	36,127,950 00	324,758 89
In force at end of year	$35,453,225 00	$371,349 83
Deduct amount re-insured	316,524 00	3,068 58
Net amount in force	$35,136,701 00	$368,281 25
Perpetual risks in force	$10,759,848 00	

MISCELLANEOUS.

Premiums received from organization of company	$6,926,287 36
Losses paid from organization of company	4,393,442 31
Cash dividends declared from organization of company	2,092,975 50
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	216,534 81
Company's stock owned by directors	19,900 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, $200,000.

J. S. PARISH, *President.* T. W. HAYWARD, Jun., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
163 shares	National Bank of Commerce	$8,150 00	$8,639 00
120 "	Northern Bank	12,000 00	11,400 00
113 "	Weybosset National Bank	5,650 00	6,893 00
200 "	Merchants' National Bank	10,000 00	12,600 00
169 "	Fourth National Bank	16,900 00	20,026 50
10 "	Rhode Island Safe Deposit Co.	1,000 00	1,000 00
11 "	American Exchange Nat'l Bank	1,100 00	1,375 00
200 "	Michigan Central Railroad	20,000 00	25,000 00
		$74,800 00	$86,933 50

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$153,280 26	
Stocks, bonds, etc., as per schedule	86,933 50	
Cash in the office of the company	177 46	
deposited in the Fourth National Bank	4,563 29	
Interest due and accrued	800 00	
Premiums in course of collection (gross)	10,970 30	
Rents due and accrued	3,693 07	
Gross assets		$260,417 88

LIABILITIES.

Losses adjusted unpaid	$654 64	
claimed and reported	3,388 25	
disputed or resisted	990 00	
Unearned premiums on outstanding risks	33,562 84	
Dividends to stockholders unpaid	169 00	
Due and accrued for rent, salaries, etc.	538 19	
Commissions and brokerage	3,213 61	
Gross liabilities, except capital		42,516 53
Surplus as regards policy-holders		$217,901 35
Paid-up capital		200,000 00
Surplus over capital		$17,901 35

Income.

Cash received for fire premiums	$64,453 91	
Deduct re-insurance and return premiums	7,803 42	
Net cash received for fire premiums		$56,650 49
Cash rec'd for marine and inland premiums	$7,884 38	
Deduct re-insurance and return premiums	2,488 71	
Net cash rec'd for marine and inl'd premiums,		5,395 67
Interest and dividends received from all sources		4,085 76
Income from rents		10,028 39
Gross cash income		$76,160 31

Expenditures.

Cash paid for fire losses	$40,810 98	
Deduct salvage and re-insurance	3,799 94	
Net cash paid for fire losses		$37,011 04
Cash paid for marine and inland losses		1,235 72
dividends paid		11,991 00
paid for commissions and brokerage		10,083 06
for salaries and incidentals		12,093 96
for state and local taxes		2,344 26
for expenses on real estate		5,029 11
Gross cash expenditures		$79,788 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$4,247,386 00	$54,156 09
written during 1880	6,522,784 00	64,453 91
Total	$10,770,170 00	$118,610 00
Deduct risks expired and terminated	5,130,199 00	53,256 37
In force at end of year	$5,639,971 00	$65,353 63
Deduct amount re-insured	28,710 00	386 00
Net amount in force	$5,611,261 00	$64,967 63
Marine risks outstanding Dec. 31, 1879	$116,526 00	$910 63
written during 1880	1,104,034 00	7,884 38
Total	$1,220,560 00	$8,795 01
Deduct risks expired and terminated	1,110,040 00	7,891 85
In force at end of year	$110,520 00	$903 16
Deduct amount re-insured	13,150 00	83 25
Net amount in force	$97,370 00	$819 91

MISCELLANEOUS.

Premiums received from organization of company	$3,088,705 75
Losses paid from organization of company	2,355,718 43
Cash dividends declared from organization of company	341,000 00
Dividends declared during the year (6 per cent)	12,000 00
Fire losses incurred during the year	38,576 67
Marine and inland losses incurred during the year	1,260 29
Company's stock owned by directors	59,633 00

ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business April 11, 1842.]

JOHN D. JONES, *President.* JOSEPH H. CHAPMAN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.*
American Exchange Bank stock	$40,000 00	$36,000 00
Bank of America stock	90,000 00	90,000 00
Bank of Commerce stock	20,000 00	20,000 00
Bank of New York stock	43,000 00	43,000 00
Leather Manufacturers' Bank stock	15,600 00	15,600 00
Merchants' Bank stock	65,150 00	65,150 00
Mechanics' Bank stock	45,900 00	45,900 00
Manhattan Company Bank stock	8,550 00	8,550 00
Market Bank stock	25,000 00	22,500 00
Metropolitan Bank stock	33,700 00	33,700 00
Phenix Bank stock	24,440 00	17,108 00
Union Bank stock	32,000 00	32,000 00
Delaware and Hudson Canal Co. bonds	87,000 00	78,300 00
New York Central Railroad bonds	39,000 00	33,150 00
Brooklyn city bonds	122,000 00	109,800 00
Jersey city bonds	100,000 00	90,000 00
Kings county bonds	23,000 00	20,700 00
New York city and county bonds	400,600 00	380,600 00
District of Columbia bonds	310,000 00	186,000 00
New York state bonds	45,000 00	45,000 00
United States bonds	8,918,000 00	7,610,500 00
	$10,487,940 00	$8,983,558 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Importers' and Traders' Bank stock	$23,000 00	$10,000 00
Grand River Valley Railroad bonds	20,000 00	16,000 00
Jersey City bonds	36,000 00	30,000 00

* Estimated for purpose of permanent investment.

	Market value.	Loaned thereon.
Missouri, Kansas, and Texas R.R. bonds,	$22,000 00	
Pacific Railroad of Missouri bonds . .	1,000 00	
Milwaukee and St. Paul Railroad bonds,	7,000 00	
Louisville and Nashville Railroad bonds,	40,000 00	
Louisville and Nashville Railroad stock .	225,000 00	$300,000 00
Milwaukee and St. Paul Railroad stock .	12,000 00	
Chicago and North-Western R.R. stock .	104,000 00	
Chicago, Burl., and Quincy R R. stock .	36,000 00	
Metropolitan Elevated Railroad stock .	10,000 00	
St. Paul, Minn., and Omaha R.R. bonds,	25,000 00	
Wabash and St. Louis Railroad bonds .	19,500 00	
Louisville, N. Albany, and Chi. R.R. b'ds,	37,000 00	
Morris and Essex Railroad bonds . .	18,700 00	
Indianapolis and Cincinnati R.R. bonds.	18,000 00	
St. Louis water bonds	5,000 00	
New York Gas-Light Company stock .	11,400 00	
United Railroad of New Jersey stock .	7,380 00	225,000 00
Chicago and Alton Railroad stock . .	7,950 00	
Twenty-third Street Railroad stock . .	13,500 00	
Clev., Col., Cin., and Ind. R.R. stock .	9,000 00	
Michigan Central Railroad stock . .	74,000 00	
Lake Shore and Michigan So. R.R. stock,	20,000 00	
Metropolitan Elevated Railroad stock .	10,000 00	
Chicago, Mil., and St. Paul R.R. bonds.	175,000 00	150,000 00
New York, Lake Erie, and W. R.R. bonds,	25,000 00	18,000 00
Metropolitan Elevated Railroad bonds .	2,000 00	
Michigan Central Railroad stock . .	12,000 00	22,000 00
Illinois Central Railroad stock . .	12,000 00	
Chicago and Alton Railroad stock . .	15,000 00	15,000 00
Chicago and North-Western R.R. bonds.	3,000 00	
United States bonds	443,200 00	401,900 00
	$1,499,630 00	$1,187,900 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate .	$250,000 00	
Stocks, bonds, etc., as per schedule . .	8,983,558 00	
Loans on collat. security, as per schedule .	1,187,900 00	
Cash in the office of the company, and deposited in bank	337,977 37	
Notes taken for marine and inland risks .	1,628,921 34	
Cash in hands of English bankers . .	220,000 00	
Gross assets		$12,608,356 71

Liabilities.

Losses adjusted unpaid	$117,328 71
claimed and reported . . .	1,607,242 60
disputed or resisted . . .	73,000 00

Unearned premiums on outstanding risks,	$1,587,534 47	
Unpaid scrip ordered to be redeemed	205,000 00	
Interest due or accrued on scrip	38,337 55	
Return premiums	194,357 94	
Miscellaneous	13,525 25	
Gross liabilities, except scrip		$3,836,326 52
Surplus as regards policy-holders		$8,772,030 19
Scrip outstanding		6,923,675 00
Surplus over scrip		$1,848,355 19

INCOME.

Cash rec'd for marine and inl'd premiums,	$4,142,984 41	
Deduct re-insurance and return prem's	591,714 36	
Net cash rec'd for marine and inl'd prem's,		$3,551,270 05
Unpaid premium notes received during the year	$1,871,199 04	
Interest and dividends received from all sources		577,233 20
Income from rents		14,750 00
Gross cash income		$4,143,253 25

EXPENDITURES.

Cash paid for marine and inland losses	$2,071,238 98
for redemption of scrip	1,056,755 00
Interest paid scrip-holders	399,945 60
Cash paid for commissions and brokerage	23,381 87
for salaries of officers and employés	349,535 70
for state and local taxes	36,880 72
for incidentals	30,773 57
Gross cash expenditures	$3,968,511 44

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1879	$78,022,959 00	$1,495,947 23
written during 1880	346,223,570 00	4,232,675 04
Total	$424,246,529 00	$5,728,622 27
Deduct risks expired and terminated	321,965,455 00	4,141,087 80
In force at end of year	$102,281,074 00	$1,587,534 47

MISCELLANEOUS.

Scrip dividends declared during the year	$1,329,920 00

BUFFALO INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated July 15, 1874. Commenced business July 17, 1874.]

PAID-UP CAPITAL $200,000.

PASCAL P. PRATT, *President.* EDWARD B. SMITH, *Secretary.*

SUMMARY OF ASSETS Dec. 31, 1880.

United States bonds	$202,000 00	
Cash in the office of the company	375 00	
deposited in various banks	48,067 08	
Interest due and accrued	1,666 67	
Premiums in course of collection (net)	2,797 57	
Notes taken for marine and inland risks	3,675 50	
Treasury warrants	425 75	
Gross assets		$259,007 57

LIABILITIES.

Losses adjusted unpaid	$8,438 78	
claimed and reported	15,213 36	
disputed or resisted	7,144 26	
Total amount of losses	$30,796 40	
Less re-insurance	17,187 02	
Net amount of unpaid losses	$13,609 38	
Unearned premiums on outstanding risks	38,897 68	
Gross liabilities, except capital		52,507 06
Surplus as regards policy-holders		$206,500 51
Paid-up capital		200,000 00
Surplus over capital		$6,500 51

INCOME.

Cash received for fire premiums	$83,409 63	
Deduct re-insurance and return premiums	11,354 26	
Net cash received for fire premiums		$72,055 37
Cash rec'd for marine and inland premiums	$186,134 85	
Deduct re-insurance and return premiums	115,815 73	
Net cash rec'd for marine and inl'd premiums,		70,319 12
Unpaid premium notes received during the year	$6,473 07	
Interest and dividends rec'd from all other sources		10,978 67
Received for calls on capital	30,000 00	
Gross cash income		$153,353 16

EXPENDITURES.

Cash paid for fire losses	$58,464 91	
Deduct salvage and re-insurance	3,826 40	
Net cash paid for fire losses		$54,638 51
Cash paid for marine and inland losses	$158,381 61	
Deduct salvage and re-insurance	84,197 95	
Net cash paid for marine and inland losses		74,183 66

Cash dividends paid	$17,000 00
paid for commissions and brokerage	28,328 17
for salaries of officers and employés	5,000 00
for state and local taxes	2,706 69
for incidentals	4,919 27
Gross cash expenditures	$186,776 30

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$6,942,535 00	$66,558 70
written during 1880	9,339,489 00	81,945 39
Total	$16,282,024 00	$148,504 09
Deduct risks expired and terminated	8,810,450 00	74,406 60
In force at end of year	$7,471,574 00	$74,097 49
Deduct amount re-insured	258,549 00	3,105 19
Net amount in force	$7,213,025 00	$70,992 30
Marine risks outstanding Dec. 31, 1879	$106,727 00	$4,732 10
written during 1880	42,875,944 00	185,658 62
Total	$42,982,671 00	$190,390 72
Deduct risks expired and terminated	42,346,571 00	172,397 46
In force at end of year	$636,100 00	$17,993 26
Deduct amount re-insured	294,410 00	11,420 40
Net amount in force	$341,690 00	$6,572 86

MISCELLANEOUS.

Premiums received from organization of company	$1,004,317 37
Losses paid from organization of company	709,468 52
Cash dividends declared from organization of company	112,000 00
Dividends declared during the year (5 per cent)	10,000 00
Fire losses incurred during the year	48,129 71
Marine and inland losses incurred during the year	81,913 86
Company's stock owned by directors	106,500 00

BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N.Y.

[Incorporated Feb. 15, 1867. Commenced business Feb. 16, 1867.]

PAID-UP CAPITAL, $200,000.

PHILIP BECKER, *President.* OLIVER J. EGGERT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$323,000 00	$337,787 50
Lake Shore and Michigan Southern R.R. b'ds,	25,000 00	25,000 00
Ætna Insurance Company, New York	10,000 00	1,600 00
City warrants	213 00	213 00
	$358,213 00	$364,600 50

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Citizens' Gas Company bonds	$23,023 00	$20,000 00
Third National Bank (Buffalo) stock	5,000 00	10,000 00
German Bank (Buffalo) stock	6,000 00	
Toledo city water bonds	3,300 00	2,646 67
Union Fire Insurance Co. stock (Buffalo)	2,000 00	1,800 00
	$39,323 00	$34,446 67

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$275,000 00	
Loans on mortgage of real estate (first liens *),	36,270 00	
Interest due or accrued thereon	189 35	
Stocks, bonds, etc., as per schedule	364,600 50	
Loans on collateral security as per schedule	34,446 67	
Cash in the office of the company	1,716 76	
deposited in various banks	70,872 18	
Interest due and accrued	437 50	
Premiums in course of collection (gross)	38,824 87	
Notes taken for marine and inland risks	2,762 40	
Rents due and accrued	312 50	
Gross assets †		$825,432 73

LIABILITIES.

Losses adjusted unpaid	$3,121 26	
claimed and reported	5,995 00	
disputed or resisted	3,750 00	
Unearned premiums and outstanding risks	163,775 34	
Commissions and brokerage	4,719 60	
Gross liabilities, except capital		181,361 20
Surplus as regards policy-holders		$644,071 53
Paid-up capital		200,000 00
Surplus over capital		$444,071 53

INCOME.

Cash received for fire premiums	$309,176 41	
Deduct re-insurance and return premiums	32,842 93	
Net cash received for fire premiums		$276,333 48
Unpaid premium notes received during the year	$2,762 40	
Interest received on bonds and mortgages		2,252 73
and dividends received from all other sources		19,975 87

* Value of lands mortgaged $60,570 00
Value of buildings thereon 43,175 00
Amount of insurance held as collateral . . . 42,950 00

† Including $200,000 special reserve fund, held under New York law.

Income from rents		$12,720 35
from brokerage, etc.		1,462 48
Gross cash income		$312,744 91

EXPENDITURES.

Cash paid for fire losses	$143,316 20	
Deduct salvage and re-insurance	750 80	
Net cash paid for fire losses		$142,565 40
Cash paid for marine and inland losses	$2,469 76	
Deduct salvage and re-insurance	991 56	
Net cash paid for marine and inland losses		1,478 20
Cash dividends paid		30,000 00
paid for commissions and brokerage		53,168 87
for salaries of officers and employés		14,491 65
for state and local taxes		6,727 86
for expenses on real estate		6,738 60
for incidentals		14,163 59
Gross cash expenditures		$269,334 17

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879.	$28,461,188 00	$271,116 21
written during 1880	32,006,450 00	309,040 96
Total	$60,467,638 00	$580,157 17
Deduct risks expired and terminated	28,131,652 00	258,132 11
In force at end of year	$32,335,986 00	$322,025 06
Deduct amount re-insured	468,485 00	4,377 08
Net amount in force	$31,867,501 00	$317,647 98
Marine risks outstanding Dec. 31, 1879	$38,075 00	$321 95
written during 1880	39,250 00	179 03
Total	$77,325 00	$500 98
Deduct risks expired and terminated	77,325 00	500 98

MISCELLANEOUS.

Premiums received from organization of company	$2,265,503 69
Losses paid from organization of company	975,168 42
Cash dividends declared from organization of company	315,925 00
Dividends declared during the year (15 per cent)	30,000 00
Fire losses incurred during the year	134,432 56
Marine and inland losses incurred during the year	1,894 31
Company's stock owned by directors	67,000 00

CITIZENS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1836. Commenced business April, 1837.]

PAID-UP CAPITAL, $300,000.

JAMES M. McLEAN, *President.* EDWARD A. WALTON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$300,000 00	$336,562 50
Virginia state bonds	10,000 00	1,800 00
Lake Shore and Mich. Southern R.R. bonds	50,000 00	64,000 00
Union Trust Company stock	10,000 00	19,000 00
Citizens' National Bank stock	24,500 00	26,950 00
	$394,500 00	$448,312 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Manhattan Life Insurance Company stock	$3,500 00	$1,500 00
Citizens' National Bank stock	1,375 00	1,000 00
Butchers' and Drovers' National Bank stock	1,102 50	900 00
Third Avenue Railroad stock	2,975 00	1,500 00
New York Central Railroad debt certificates	4,400 00	3,250 00
Union Trust Company stock	9,500 00	4,000 00
St. Louis, Kan. City, and Nebraska R.R. b'ds,	12,320 00	10,000 00
Lafayette, Bloomington, and Muncie R.R. b'ds,	31,950 00	25,000 00
Delaware, Lackawanna, and W. R.R. stock	110,000 00	100,000 00
Chicago, Rock Isl'd, and Pacific R.R. stock	27,600 00	
Illinois Central Railroad stock	12,700 00	50,000 00
Lake Shore and Mich. Southern R.R. stock	53,600 00	
Rensselaer and Saratoga Railroad stock	12,500 00	25,000 00
Chicago, Burlington, and Quincy R.R. stock	18,000 00	
	$301,522 50	$222,150 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$130,000 00	
Loans on mortgage of real estate (first liens *),	109,952 05	
Interest due or accrued thereon	767 24	
Stocks, bonds, etc., as per schedule	448,312 50	
Loans on collateral security as per schedule	222,150 00	
Cash in the office of the company	10,099 62	
deposited in National Citizens' Bank	25,846 04	
Interest due and accrued	2,037 14	
Premiums in course of collection (gross)	18,043 09	
Rents due and accrued	691 67	
Premiums more than three months due, $537 19		
Gross assets		$967,899 35

* Value of lands mortgaged $274,000 00
Value of buildings thereon 173,500 00
Amount of insurance held as collateral 85,750 00

Liabilities.

Losses claimed and reported	$8,645 00	
disputed or resisted	4,000 00	
Unearned premiums on outstanding risks	156,784 16	
Dividends to stockholders unpaid	336 70	
Due and accrued for rent, salaries, etc.	1,667 00	
Commissions and brokerage	2,506 63	
Return premiums	350 00	
Gross liabilities, except capital		$174,289 49
Surplus as regards policy-holders		$793,609 86
Paid-up capital		300,000 00
Scrip outstanding not ordered to be redeemed,	$150,000 00	
Surplus over capital		$493,609 86

Income.

Cash received for fire premiums	$304,260 66	
Deduct re-insurance and return premiums	38,077 97	
Net cash received for fire premiums		$266,182 69
Interest received on bonds and mortgages		9,972 76
and dividends received from all other sources		26,651 37
Income from rents		4,656 60
Gross cash income		$307,463 42

Expenditures.

Cash paid for fire losses	$153,440 33	
Deduct salvage and re-insurance	7,990 56	
Net cash paid for fire losses		$145,449 77
Cash dividends paid		70,431 20
paid for commissions and brokerage		36,820 25
for salaries of officers and employés		53,455 04
for state and local taxes		3,758 83
for incidentals		19,880 16
Gross cash expenditures		$329,795 25

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$46,665,208 00	$274,858 82
written durring 1880	55,405,205 00	308,406 98
Total	$102,070,413 00	$583,265 80
Deduct risks expired and terminated	51,341,887 00	267,467 06
In force at end of year	$50,728,526 00	$315,798 74
Deduct amount re-insured	1,424,461 00	8,972 06
Net amount in force	$49,304,065 00	$306,826 68

MISCELLANEOUS.

Premiums received from organization of company	$6,126,687 82
Losses paid from organization of company	2,685,181 94
Cash dividends declared from organization of company	1,508,550 00
Dividends declared during the year (23½ per cent)	70,500 00
Fire losses incurred during the year	142,128 82
Company's stock owned by directors	69,760 00

CITIZENS' INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated Feb. 2, 1837. Commenced business 1837.]

PAID-UP CAPITAL, $200,000.

E. O. STANARD, *President.* JOHN P. HARRISON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Missouri State bonds	$98,000 00	$102,900 00
North Missouri Railroad bonds	100,000 00	125,000 00
St. Louis Chamber of Commerce bonds	22,000 00	22,000 00
East St. Louis Elevator bonds	90,000 00	94,500 00
	$310,000 00	$344,400 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$19,000 00	
Loans on mortgage of real estate (first liens *),	14,700 00	
Interest due or accrued thereon	556 35	
Stocks, bonds, etc., as per schedule	344,400 00	
Cash in the office of the company	3,927 97	
deposited in Commercial National Bank	2,535 83	
Premiums in course of collection (gross)	10,494 00	
Gross assets		$395,614 15

LIABILITIES.

Losses adjusted, unpaid	$7,639 00	
claimed and reported	6,717 00	
disputed or resisted	700 00	
Unearned premiums on outstanding risks	34,902 00	
Commissions and brokerage	2,102 30	
Gross liabilities, except capital		52,060 30
Surplus as regards policy-holders		$343,553 85
Paid-up capital		200,000 00
Surplus over capital		$143,553 85

* Value of lands mortgaged $16,000 00
Value of buildings thereon 15,000 00
Amount of insurance held as collateral 11,500 00

Income.

Cash received for fire premiums	$80,368 57	
Deduct re-insurance and return premiums	8,310 01	
Net cash received for fire premiums		$72,058 56
Cash rec'd for marine and inland premiums	$9,224 15	
Deduct re-insurance and return premiums	1,068 43	
Net cash rec'd for marine and inl'd premiums,		8,155 72
Interest received on bonds and mortgages		23,085 83
Gross cash income		$103,300 11

Expenditures.

Cash paid for fire losses	$61,635 63
paid for marine and inland losses	14,073 34
dividends paid	20,000 00
paid for commissions and brokerage	13,526 34
for salaries of officers and employés	8,500 00
for state and local taxes	7,167 82
for incidentals	7,060 91
Gross cash expenditures	$131,964 04

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$6,692,591 00	$89,041 75
written during 1880	8,135,947 00	72,058 56
Total	$14,828,538 00	$161,100 31
Deduct risks expired and terminated	9,354,863 00	89,595 66
In force at end of year	$5,473,675 00	$71,504 65
Deduct amount re-insured	141,000 00	1,293 10
Net amount in force	$5,332,675 00	$70,211 55
Marine risks written during 1880	$1,450,235 00	$8,155 72
Deduct risks expired and terminated	1,450,235 00	8,155 72

Miscellaneous.

Losses paid from organization of company	$2,583,980 00
Cash dividends declared from organization of company	641,798 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	58,162 00
Marine and inland losses incurred during the year	14,573 00
Company's stock owned by directors	128,000 00

CITY FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

PAID-UP CAPITAL, $210,000.

SAMUEL TOWNSEND, *President.* DAVID J. BLAUVELT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1700 shares Tradesmen's National Bank	$68,000 00	$72,080 00
200 " N.Y. Cent. and Hudson R. R.R.	20,000 00	30,800 00
United States bonds	130,000 00	146,250 00
	$218,000 00	$249,130 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens *),	$127,750 00	
Interest due or accrued thereon	3,276 66	
Stocks, bonds, etc., as per schedule	249,130 00	
Cash in the office of the company	711 95	
deposited in various banks	35,106 05	
Interest due and accrued	7,672 49	
Premiums in course of collection (gross)	1,413 19	
Prem's more than three months due, $50 46		
Gross assets		$425,060 34

LIABILITIES.

Losses claimed and reported	$199 09	
Unearned premiums on outstanding risks	22,937 55	
Due and accrued for rent, salaries, etc.	891 66	
State and local taxes	5,600 00	
Commissions and brokerage	202 60	
Return premiums	2 12	
Gross liabilities, except capital		29,833 02
Surplus as regards policy-holders		$395,227 32
Paid-up capital		210,000 00
Surplus over capital		$185 227 32

INCOME.

Cash received for fire premiums	$43,985 09	
Deduct re-insurance and return premiums	1,838 79	
Net cash received for fire premiums		$42,146 30
Interest received on bonds and mortgages		8,687 76
and dividends received from all other sources		13,156 62

* Value of lands mortgaged $131,200 00
Value of buildings thereon 135,300 00
Amount of insurance held as collateral 118,850 00

Income from rents	$300 00
from sale of real estate	1,303 43
Gross cash income	$65,594 11

Expenditures.

Cash paid for fire losses	$19,016 81	
Deduct salvage and re-insurance	478 69	
Net cash paid for fire losses		$18,538 12
Cash dividends paid		21,000 00
paid for commissions and brokerage		4,576 30
for salaries of officers and employés		13,952 66
for state and local taxes		259 57
for rent		4,750 00
for incidentals		2,324 17
Gross cash expenditures		$65,400 82

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,709,173 00	$44,747 37
written during 1880	12,445,146 00	43,915 41
Total	$23,154,319 00	$88,662 78
Deduct risks expired and terminated	11,905,403 00	41,708 27
In force at end of year	$11,248 916 00	$46,954 51
Deduct amount re-insured	91,250 00	326 10
Net amount in force	$11,157,666 00	$46,628 41

Miscellaneous.

Premiums received from organization of company	$2,871,624 49
Losses paid from organization of company	1,317,177 23
Cash dividends declared from organization of company	1,618,800 00
Dividends declared during the year (10 per cent)	21,000 00
Fire losses incurred during the year	12,458 73
Company's stock owned by directors	36,470 00

CLINTON FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 11, 1850. Commenced business July 11, 1850.]

Paid-up Capital, $250,000.

James B. Ames, *President.* C. E. W. Chambers, *Secretary pro tem.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$250,000 00	$288,745 00
Delaware and Hudson Canal Company bonds	40,000 00	43,400 00
New Jersey Central Railroad bonds	2,000 00	2,080 00

	Par value.	Market value.
300 shares New York Central Railroad . .	$30,000 00	$46,500 00
90 " New Jersey Central Railroad .	9,000 00	7,650 00
100 " American Exchange National Bank,	10,000 00	11,250 00
57 " Merchants' National Bank . .	2,850 00	3,420 00
	$343,850 00	$403,045 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$26,400 00	
Interest due or accrued thereon . . .	132 00	
Stocks, bonds, etc., as per schedule . .	403,045 00	
Cash in the office of the company . . .	13,505 10	
deposited in American Ex. Nat'l Bank .	3,165 38	
Interest due and accrued	775 00	
Premiums in course of collection (gross) .	18,611 15	
Gross assets		$465,633 63

Liabilities.

Losses adjusted unpaid	$3,800 00	
Unearned premiums on outstanding risks .	75,118 32	
Due and accrued for rent	750 00	
Commissions and brokerage	3,564 00	
Return premiums	156 10	
Gross liabilities, except capital . .		83,388 42
Surplus as regards policy-holders		$382,245 21
Paid-up capital		250,000 00
Surplus over capital		$132,245 21

Income.

Cash received for fire premiums . . .	$169,641 80	
Deduct re-insurance and return premiums .	17,402 14	
Net cash received for fire premiums . .		$152,239 66
Interest received on bonds and mortgages		1,817 04
and dividends received from all other sources . .		19,503 51
Gross cash income		$173,560 21

Expenditures.

Cash paid for fire losses	$79,949 00	
Deduct salvage and re-insurance . . .	4,375 03	
Net cash paid for fire losses		$75,573 97
Cash dividends paid		25,000 00
paid for commissions and brokerage		27,055 00
for salaries of officers and employés . . .		20,422 26

* Value of lands mortgaged $35,000 00
Value of buildings thereon 25,000 00
Amount of insurance held as collateral . . . 13,600 00

Cash paid for state and local taxes	$3,024 45
for rent and incidentals	18,222 11
Gross cash expenditures	$169,297 79

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$20,038,625 00	$111,489 87
written during 1880	23,673,893 00	151,030 05
Total	$43,712,518 00	$262,519 92
Deduct risks expired and terminated	16,900,365 00	112,509 07
In force at end of year	$26,812,153 00	$150,010 85
Deduct amount re-insured	1,062,740 00	6,739 00
Net amount in force	$25,749,413 00	$143,271 85

Miscellaneous.

Premiums received from organization of company	$2,511,662 16
Losses paid from organization of company	1,129,554 93
Cash dividends declared from organization of company	960,000 00
Dividends declared during the year (10 per cent)	25,000 00
Fire losses incurred during the year	79,374 97
Company's stock owned by directors	82,300 00

COMMERCE INSURANCE COMPANY, ALBANY, N.Y.

[Incorporated Juue 1, 1859. Commenced business June 1, 1859.]

Paid-up Capital, $200,000.

Adam Van Allen, *President.* Richard V. DeWitt, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$220,000 00	$289,350 00
133 shares First National Bank, Albany	13,300 00	19,950 00
150 " Nat'l Commercial Bank, Albany	15,000 00	30,000 00
80 " National Albany Exchange Bank	8,000 00	10,000 00
50 " Union National Bank, Albany	5,000 00	5,500 00
37 " New York State Nat'l B'k, Albany,	3,700 00	5,550 00
	$265,000 00	$360,350 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
12 shares Albany Railway Company	$900 00	
65 " Albany Gas-Light Company	2,600 00	$4,000 00
20 " First National Bank, Albany	3,000 00	
15 " Union National Bank, Albany	1,650 00	1,600 00

	Market value.	Loaned thereon.
16 shares First National Bank, Albany	$2,400 00	$1,200 00
40 " Ætna Insurance Company, Hartford,	10,000 00	3,500 00
	$20,550 00	$10,300 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$35,000 00	
Stocks, bonds, etc., as per schedule	360,350 00	
Loans on collateral security as per schedule	10,300 00	
Cash in the office of the company	932 71	
deposited in First National Bank	18,426 27	
Interest due and accrued	935 37	
Premiums in course of collection (gross)	2,933 64	
Rents due and accrued	136 67	
Gross assets		$429,014 66

Liabilities.

Losses claimed and reported	$6,450 00	
disputed or resisted	2,500 00	
Total amount of losses	$8,950 00	
Less re-insurance	50 00	
Net amount of unpaid losses	$8,900 00	
Unearned premiums on outstanding risks	46,426 38	
State and local taxes	500 00	
Commissions and brokerage	98 37	
Return premiums	13 53	
Gross liabilities, except capital		55,938 28
Surplus as regards policy-holders		$373,076 38
Paid-up capital		200,000 00
Surplus over capital		$173,076 38

Income.

Cash received for fire premiums	$91,601 44	
Deduct re-insurance and return premiums	8,458 65	
Net cash received for fire premiums		$83,142 79
Interest and dividends received from all sources		17,931 80
Income from rents		910 00
Gross cash income		$101,984 59

Expenditures.

Cash paid for fire losses	$42,525 96	
Deduct salvage and re-insurance	1,550 50	
Net cash paid for fire losses		$40,975 46
Cash dividends paid		20,000 00

Cash paid for commissions and brokerage	$13,031 80
for salaries of officers and employés	11,955 02
for state and local taxes	4,056 89
for office expenses and building repairs	3,955 57
for incidentals	4,949 88
Gross cash expenditures	$98,924 62

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$8,900,899 00	$77,413 93
written during 1880	11,029,188 00	91,601 44
Total	$19,930,087 00	$169,015 37
Deduct risks expired and terminated	9,344,154 00	73,513 86
In force at end of year	$10,585,933 00	$95,501 51
Deduct amount re-insured	578,386 00	4,377 13
Net amount in force	$10,007,547 00	$91,124 38

Miscellaneous.

Premiums received from organization of company	$3,115,789 00
Losses paid from organization of company	2,148,772 00
Cash dividends declared from organization of company	518,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	37,655 00
Company's stock owned by directors	58,975 00

COMMERCIAL FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May 15, 1850. Commenced business May 15, 1850.]

Paid-up Capital, $200.000.

M. V. B. Fowler, *President.* D. Quackinbush, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$255,600 00	$323,717 00
Brooklyn corporation notes	33,000 00	39,910 00
Long Island city bonds	10,000 00	10,800 00
Flushing city bonds	12,000 00	13,440 00
Elizabeth city bonds	20,000 00	10,000 00
New York corporation bonds	1,000 00	1,200 00
	$331,600 00	$399,067 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Tradesmen's Fire Insurance Company stock	$500 00	$350 00
Merchants' Exchange Bank	8,000 00	4,000 00
	$8,500 00	$4,350 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$1,000 00	
Loans on mortgage of real estate (first liens *),	54,950 00	
Interest due or accrued thereon	887 83	
Stocks, bonds, etc., as per schedule	399,067 00	
Loans on collateral security as per schedule	4,350 00	
Cash in the office of the company and in bank,	24,226 80	
Interest due and accrued	3,638 41	
Premiums in course of collection (gross)	42,591 48	
Gross assets		$530,711 52

Liabilities.

Losses adjusted unpaid	$11,325 00	
claimed and reported	15,880 00	
disputed or resisted	3,830 00	
Unearned premiums on outstanding risks	173,449 25	
Dividends to stockholders unpaid	242 00	
Due and accrued for rent, salaries, etc.	500 00	
for borrowed money	20,242 87	
Commissions and brokerage	8,518 30	
Return premiums	125 02	
Gross liabilities, except capital		234,112 44
Surplus as regards policy-holders		$296,599 08
Paid-up capital		200,000 00
Surplus over capital		$96,599 08

Income.

Cash received for fire premiums	$351,986 54	
Deduct re-insurance and return premiums	18,811 97	
Net cash received for fire premiums		$333,174 57
Cash received for marine and inl'd premiums	$14,801 07	
Deduct re-insurance and return premiums	3,058 10	
Net cash rec'd for marine and inl'd premiums,		11,742 97
Interest received on bonds and mortgages		3,646 21
and dividends received from all other sources		18,789 83
Discount on losses		207 73
Gross cash income		$367,561 31

Expenditures.

Cash paid for fire losses	$243,827 76	
Deduct salvage and re-insurance	1,988 78	
Net cash paid for fire losses		$241,838 98
Cash paid for marine and inland losses	$23,107 04	

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* Value of lands mortgaged $52,000 00
Value of buildings thereon 84,000 00
Amount of insurance held as collateral 56,100 00

Deduct salvage and re-insurance	$637 75	
Net cash paid for marine and inland losses		$22,469 29
Cash dividends paid		19,823 00
paid for commissions and brokerage		82,065 67
for salaries of officers and employés		22,844 75
for state and local taxes		4,060 99
for interest on borrowed money		469 77
for rent and incidentals		18,906 09
Gross cash expenditures		$412,478 54

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$37,406,524 00	$311,574 16
written during 1880	42,009,514 00	355,419 55
Total	$79,416,038 00	$666,993 71
Deduct risks expired and terminated	39,050,689 00	331,274 49
In force at end of year	$40,365,349 00	$335,719 22
Deduct amount re-insured	388,623 00	3,069 51
Net amount in force	$39,976,726 00	$332,649 71
Marine risks outstanding Dec. 31, 1879	$515,983 00	$14,327 77
written during 1880	2,263,203 00	17,985 51
Total	$2,779,186 00	$32,313 28
Deduct risks expired and terminated	2,418,719 00	22,160 60
In force at end of year	$360,467 00	$10,152 68

MISCELLANEOUS.

Premiums received from organization of company	$4,222,937 25
Losses paid from organization of company	2,366,625 57
Cash dividends declared from organization of company	816,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	245,903 52
Marine and inland losses incurred during the year	22,469 29
Company's stock owned by directors	93,350 00

COMMERCIAL MUTUAL INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1842. Commenced business May, 1852.]

W. I. COMES, *President.* HENRY D. KING, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$411,000 00	$423,583 75
American Exchange Bank stock	20,000 00	24,200 00
Market Bank stock	2,500 00	2,950 00

	Par value.	Market value.
Corn Exchange Bank stock	$4,000 00	$6,200 00
Bank of the State of New York stock	1,600 00	1,824 00
Park Bank stock	10,000 00	14,000 00
Bank of New York stock	3,700 00	5,180 00
Gallatin National Bank stock	3,300 00	4,488 00
Continental Bank stock	5,000 00	5,900 00
Merchants' Bank stock	6,200 00	8,060 00
St. Nicholas Bank stock	7,500 00	8,100 00
Bank of Commerce stock	5,400 00	7,722 00
Bank of America stock	1,800 00	2,520 00
Nassau Bank stock	5,000 00	5,050 00
Bank of North America stock	4,690 00	4,690 00
Metropolitan Bank stock	5,600 00	8,400 00
Mechanics' Banking Association stock	10,000 00	8,000 00
Brooklyn city water bonds	5,000 00	5,000 00
Newark city bonds	13,000 00	14,880 00
Louisville city bonds	15,000 00	16,350 00
Erie Railroad bonds	15,000 00	16,237 50
Morris and Essex Railroad bonds	43,000 00	49,655 00
Warren Railroad bonds	9,000 00	9,900 00
Delaware, Lackawanna, and W. R.R. bonds	5,000 00	6,200 00
New York City Insurance Company stock	1,100 00	770 00
Coast Wrecking Company stock	4,500 00	450 00
Atlantic Mutual Insurance Company scrip	6,945 00	7,361 70
Union Mutual Insurance Company scrip	282 24	141 12
Delaware and Hudson Canal Company bonds	15,000 00	17,650 00
Detroit, G. H., and Milwaukee R.R. bonds	900 00	675 00
	$641,017 24	$686,138 07

Summary of Assets Dec. 31, 1880.

Stocks, bonds, etc., as per schedule	$686,138 07	
Loans on collateral security	5,000 00	
Cash deposited in various banks	55,040 90	
Interest due and accrued	3,613 59	
Premiums in course of collection (net)	11,513 31	
Notes taken for marine and inland risks	60,808 27	
Re-insurance due	20,233 99	
Gross assets		$842,348 13

Liabilities.

Losses claimed and reported	$30,798 24
disputed or resisted	7,150 00
Unearned premiums on outstanding risks	76,045 42
Unpaid scrip ordered to be redeemed	6,459 20
Interest due or accrued on scrip	7,543 51
State and local taxes	3,200 77
Re-insurance premiums due	791 56

Return premiums, etc.	$6,773 06	
Gross liabilities, except scrip		$138,761 76
Surplus as regards policy-holders		$703,586 37
Scrip outstanding not ordered to be redeemed		599,190 00
Surplus over scrip		$104,396 37

INCOME.

Cash received for fire premiums	$34,140 17	
Deduct re-insurance and return premiums	3,089 09	
Net cash received for fire premiums		$31,051 08
Cash received for marine and inland premiums,	$260,722 52	
Deduct re-insurance and return premiums	91,445 42	
Net cash rec'd for marine and inl'd premiums,		169,277 10
Unpaid premium notes received during the year	$50,606 04	
Interest and dividends received from all sources		37,533 34
Income from all other sources		10,188 99
Gross cash income		$248,050 51

EXPENDITURES.

Cash paid for fire losses	$26,495 02	
Deduct salvage and re-insurance	5,796 51	
Net cash paid for fire losses		$20,698 51
Cash paid for marine and inland losses	$152,359 74	
Deduct salvage and re-insurance	54,144 45	
Net cash paid for marine and inland losses		98,215 29
Cash paid for redemption of scrip		35,850 00
Interest paid scrip-holders		36,882 30
Cash paid for commissions and brokerage		14,269 01
for salaries of officers and employés		21,718 10
for incidentals		26,500 12
Gross cash expenditures		$254,133 33

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$1,053,550 00	$24,026 36
written during 1880	5,977,901 00	34,416 96
Total	$10,031,451 00	$58,443 32
Deduct risks expired and terminated	5,160,421 00	26,222 74
In force at end of year	$1,871,030 00	$32,220 58
Deduct amount re-insured	174,310 00	852 75
Net amount in force	$4,696,720 00	$31,367 83

		Premiums.
Marine risks outstanding Dec. 31, 1879 .	$6,125,323 00	$60,852 74
written during 1880 . .	24,289,421 00	259,993 83
Total	$30,414,744 00	$320,846 57
Deduct risks expired and terminated .	23,711,514 00	256,299 40
In force at end of year	$6,703,230 00	$64,547 17
Deduct amount re-insured . . .	131,213 00	4,185 67
Net amount in force . . .	$6,572,017 00	$60,361 50

MISCELLANEOUS.

Premiums received from organization of company . .	$12,734,143 75
Losses paid from organization of company . . .	7,524,615 31
Fire losses incurred during the year	19,700 67
Marine and inland losses incurred during the year . .	110,363 51

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

PAID-UP CAPITAL, $1,000,000.

J. D. BROWNE, *President.* CHARLES R. BURT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$310,000 00	$319,700 00
Connecticut state bonds	16,000 00	16,640 00
New Britain city water bonds . . .	15,000 00	15,750 00
Hartford city bonds	16,000 00	17,120 00
Columbus (O.) city bonds	5,000 00	5,000 00
Middletown (Conn.) city bonds, 7s . .	20,000 00	20,600 00
Newark (O.) city bonds	4,500 00	4,500 00
Toledo Board of Education bonds . . .	10,000 00	10,500 00
Erie city consolidated bonds	10,000 00	10,300 00
Michigan Central Railroad bonds . . .	20,000 00	25,200 00
Chicago and Iowa Railroad bonds . . .	20,000 00	18,000 00
New York, New Haven, and H. R.R. bonds .	40,000 00	46,000 00
Erie Railway gold consols	20,000 00	25,800 00
Canada Southern Railroad bonds . . .	50,000 00	52,000 00
Broadway and Seventh Avenue R.R. bonds .	20,000 00	20,200 00
Tiffin (O.) Gas Company bonds . .	25,000 00	25,000 00
Quincy, A., and St. Louis R.R. bonds . .	20,000 00	19,000 00
100 shares Boston and Albany R.R. stock	10,000 00	16,000 00

		Par value.	Market value.
300 shares	Pitts., Ft. W., and Chic. R.R. st'k,	$30,000 00	$37,500 00
500 "	N.Y., N. Hav., and Hart. R.R. st'k,	50,000 00	85,000 00
500 "	Chicago, Burl., and Q. R.R. stock,	50,000 00	87,500 00
300 "	Imp. and Traders' N'l B'k st'k, N.Y.	30,000 00	72,000 00
230 "	Fulton Nat'l Bank st'k, New York,	6,900 00	9,200 00
188 "	Far. and Mech. N'l B'k st'k, Hart.	18,800 00	23,876 00
272 "	National Exch'ge Bank st'k, Hart.	13,600 00	20,672 00
300 "	Hartford Nat'l Bank stock, Hart. .	30,000 00	48,900 00
185 "	First National Bank stock, Hart. .	18,500 00	22,755 00
100 "	Ætna National Bank stock, Hart. .	10,000 00	13,200 00
150 "	Phœnix National Bank stock, Hart.	15,000 00	25,050 00
93 "	Charter Oak Nat'l B'k st'k, Hart.	9,300 00	12,834 00
100 "	Chicago, Iowa, and Neb. Railroad,	10,000 00	14,000 00
		$923,600 00	$1,139,797 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
N. Y., New Haven, and Hartford R.R. stock .	$3,910 00	$1,850 00
N. Y., New Haven, and Hartford R.R. stock .	2,550 00	2,206 00
Middlesex County National Bank stock . .	1,500 00	
Chicago, Burlington, and Quincy R.R. stock .	1,800 00	1,000 00
Connecticut Fire Insurance Company stock .	700 00	400 00
Orient Insurance Company stock	500 00	
Wabash, St. Louis, and Pacific R.R. stock .	6,976 00	
Clev., Col., Cin., and Indianap. R.R. stock .	9,500 00	
Hannibal and St. Joseph Railroad stock .	9,600 00	
Delaware and Hudson Canal Company stock .	27,600 00	
Wells, Fargo, & Company stock	23,200 00	70,171 55
Adams Express Company stock	16,800 00	
Pacific Mail Steamship Company stock . .	5,000 00	
United States Express Company stock . .	20,800 00	
Continental Insurance Company stock . .	4,366 00	
	$134,802 00	$75,627 55

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$191,950 00	
Stocks, bonds, etc., as per schedule . .	1,139,797 00	
Loans on collateral security as per schedule .	75,627 55	
Cash in the office of the company . . .	2,009 65	
deposited in National Exchange Bank .	184,239 26	
Premiums in course of collection (net) . .	42,759 36	
Gross assets		$1,636,382 82
Deduct special deposits in other states		110,000 00
Balance		$1,526,382 82

* Value of lands mortgaged $256,000 00
Value of buildings thereon 261,550 00
Amount of insurance held as collateral . . . 207,300 00

Liabilities.

Losses claimed and reported	$50,204 11	
disputed or resisted	7,550 00	
Total amount of losses	$57.754 11	
Less re-insurance	2,916 33	
Net amount of unpaid losses	$54,837 78	
Unearned premiums on outstanding risks	293,822 10	
Gross liabilities, except capital	$348,659 88	
Deduct liabilities on special deposits	38,399 31	
		$310,260 57
Surplus as regards policy-holders		$1,216,122 25
Paid-up capital		1,000,000 00
Surplus over capital		$216,122 25

Income.

Cash received for fire premiums	$589,724 52	
Deduct re-insurance and return premiums	81,852 54	
Net cash received for fire premiums		$507,871 98
Interest received on bonds and mortgages		7,731 40
and dividends received from all other sources		77,458 29
Gross cash income		$593,061 67

Expenditures.

Cash paid for fire losses	$284,371 96	
Deduct salvage and re-insurance	23,237 93	
Net cash paid for fire losses		$261,134 03
Cash dividends paid		100,000 00
paid for commissions and brokerage		93,957 81
for salaries of officers and employés		21,834 23
for state and local taxes		9,058 95
for incidentals		23,073 31
Gross cash expenditures		$509,058 33

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$41,968,631 00	$457,466 75
written during 1880	63,053,127 00	604,136 59
Total	$105,021,758 00	$1,061,603 34
Deduct risks expired and terminated	51,310,398 00	487,285 28
In force at end of year	$53,711,360 00	$574,318 06

Miscellaneous.

Premiums received from organization of company	$3,289,528 28
Losses paid from organization of company	1,598,995 45
Cash dividends declared from organization of company	715,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	275,425 81
Company's stock owned by directors	175,800 00

CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated November, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, $1,000,000.

GEORGE T. HOPE, *President.* CYRUS PECK, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
250	shares American Exchange Nat'l Bank	$25,000 00	$31,250 00
69	" Bank of America	6,900 00	9,660 00
50	" Bowery National Bank	5,000 00	7,250 00
1200	" Mechanics' National Bank	30,000 00	45,000 00
350	" Merchants' National Bank	17,500 00	23,100 00
250	" Mercantile National Bank	25,000 00	25,750 00
200	" Metropolitan National Bank	20,000 00	30,000 00
100	" Nassau Bank	10,000 00	10,000 00
700	" Phenix National Bank	14,000 00	14,700 00
180	" St. Nicholas National Bank	18,000 00	20,700 00
200	" Central Trust Company	20,000 00	32,000 00
20	" N. Y. Guar. and Indemnity Co.	2,000 00	2,500 00
1500	" New York and Harlem R.R. Co.	75,000 00	142,500 00
Erie Railroad bonds		50,000 00	65,000 00
Chicago and North-Western S. F. bonds		50,000 00	55,000 00
Chicago, Milwaukee, and St. Paul R.R. bonds,		50,000 00	55,500 00
Cedar Rapids, Iowa Falls, and N. W. R.R. b'ds,		50,000 00	51,000 00
Morris and Essex Railroad bonds		50,000 00	62,500 00
Chicago, St. Paul, Minn., and O. R.R. bonds,		50,000 00	53,000 00
Albany and Susquehanna Railroad bonds		25,000 00	27,000 00
Alabama state bonds		10,000 00	7,300 00
South Carolina state bonds		11,500 00	11,960 00
Tennessee state bonds		26,000 00	13,000 00
United States bonds		900,000 00	1,188,020 00
		$1,540,900 00	$1,983,690 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
16	shares Hanover National Bank	$1,920 00	$500 00
19	" Metropolitan National Bank	2,850 00	1,017 58
15	" American Exchange National Bank,	1,875 00	750 00
80	" Nassau Bank	8,000 00	6,800 00
250	" Central Trust Company	37,500 00	25,000 00
20	" Pittsburg, Ft. W., and Chicago R. R.	2,500 00	500 00
150	" Brooklyn City Railroad	2,475 00	1,100 00
10	" United States Trust Company	3,600 00	1,600 00
30	" Mechanics' Bank of Brooklyn	2,700 00	1,200 00
700	" Western Union Telegraph Co.	56,700 00	
500	" Lake Shore and Michigan So. R.R.	67,500 00	150,000 00
300	" Atchison and Santa Fé Railroad	45,000 00	
Lehigh and Wilkesbarre Coal Company bonds,		21,000 00	

	Market value.	Loaned thereon.
200 shares Chicago, Rock Isl'd, and Pacific R.R.	$27,600 00	
200 " Chicago, Burlington, and Q R.R.	36,000 00	
50 " Hannibal and St Joseph Railroad	5,150 00	$100,000 00
100 " N. Y. Cent. and Hudson R. R.R.	15,400 00	
30 " Michigan Central Railroad	37,500 00	
Union Pacific Railroad bonds	5,600 00	
	$380,870 00	$288,467 58

Summary of Assets Dec. 31, 1880.*

Cash value of unencumbered real estate	$658,500 00	
Loans on mortgage of real estate (first liens†),	588,550 00	
Interest due or accrued thereon	15,056 63	
Stocks, bonds, etc., as per schedule	1,983,690 00	
Loans on collateral security as per schedule	288,467 58	
Cash in the office of the company	2,673 73	
deposited in various banks	233,463 23	
Interest due and accrued	10,398 18	
Premiums in course of collection (gross)	147,920 06	
Rents due and accrued	10,000 00	
Premiums more than three months due	$41,029 13	
Gross assets ‡		$3,938,719 41
Deduct special deposits in other states	$33,250 00	
for possible future decline of market values	50,000 00	
		83,250 00
Balance		$3,855,469 41

Liabilities.

Losses claimed and reported	$229,663 64	
disputed or resisted	21,600 00	
Total amount of losses	$251,263 64	
Less re-insurance	6,653 93	
Net amount of unpaid losses	$244,609 71	
Unearned premiums on outstanding risks	1,346,195 69	
Unpaid scrip ordered to be redeemed	14,088 00	
Interest due or accrued on scrip	6,783 06	

* The company holds, also, instalment premium notes to the amount of $1,190,324.17, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged $867,450 00
Value of buildings thereon 1,005,200 00
Amount of insurance held as collateral 562,500 00

‡ Including $500,000 special reserve fund, held under New York law.

Dividends to stockholders unpaid	$907 18	
Commissions and brokerage	20,000 00	
Gross liabilities, except capital and scrip,	$1,632,583 64	
Deduct liabilities on special deposits	23,303 26	
		$1,609,280 38
Surplus as regards policy-holders		$2,246,189 03
Paid-up capital	$1,000,000 00	
Scrip outstanding not ordered to be redeemed,	79,929 00	
		1,079,929 00
Surplus over capital and scrip		$1,166,260 03

INCOME.

Cash received for fire premiums	$1,908,009 55	
Deduct re-insurance and return premiums	209,538 77	
Net cash received for fire premiums		$1,698,470 78
Cash received for marine and inland premiums,	$79,247 78	
Deduct re-insurance and return premiums	18,117 48	
Net cash rec'd for marine and inland premiums,		61,130 30
Interest received on bonds and mortgages		40,685 02
and dividends received from all other sources		104,509 59
Income from rents		41,397 04
Gross cash income		$1,946,192 73

EXPENDITURES.

Cash paid for fire losses	$797,528 73	
Deduct salvage and re-insurance	27,223 95	
Net cash paid for fire losses		$770,304 78
Cash paid for marine and inland losses	$32,098 26	
Deduct salvage and re-insurance	699 25	
Net cash paid for marine and inland losses		31,399 01
Cash dividends paid		137,156 78
paid for redemption of scrip		704 00
Interest paid scrip-holders		149 40
Cash paid for commissions and brokerage		303,623 46
for salaries of officers and employés		205,654 27
for state and local taxes		43,611 09
for incidentals		134,539 40
Gross cash expenditures		$1,627,142 19

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$272,924,515 00	$2,211,431 45
written during 1880	252,093,814 00	1,765,688 62
Total	$525,018,329 00	$3,977,120 07
Deduct risks expired and terminated	207,224,808 00	1,376,841 00
In force at end of year	$317,793,521 00	$2,600,279 07
Deduct amount re-insured	9,211,184 00	67,217 84
Net amount in force	$308,582,337 00	$2,533,061 23

		Premiums.
Marine risks written during 1880	$23,700,586 00	$79,247 78
Deduct risks expired aud terminated	23,512,406 00	76,425 15
In force at end of year	$188,180 00	$2,822 63
Deduct amount re-insured	40,000 00	354 60
Net amount in force	$148,180 00	$2,468 03

MISCELLANEOUS.

Premiums received from organization of company	$22,278,237 75
Losses paid from organization of company	11,745,768 31
Cash dividends declared from organization of company	3,288,747 36
Dividends declared during the year	137,750 00
Fire losses incurred during the year	797,622 84
Marine and inland losses incurred during the year	49,060 78
Company's stock owned by directors	258,900 00

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 10, 1835. Commenced business Aug. 6, 1835.]

PAID-UP CAPITAL, $360,000.

THOMAS C. HAND, *President.* HENRY LYLBURN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pennsylvania state bonds	$237,400 00	$273,010 00
Philadelphia city bonds	100,000 00	123,425 00
New Jersey state bonds	237,000 00	265,440 00
Boston city bonds	100,000 00	125,000 00
St. Louis city bonds	100,000 00	109,000 00
Cincinnati city bonds	50,000 00	58,375 00
Columbus city bonds	25,000 00	26,750 00
United States bonds	6,500 00	7,150 00
Tennessee state bonds	44,000 00	14,740 00
391 shares Pennsylvania Railroad	19,550 00	24,242 00
American Steamship Co. bonds, guaranteed	40,000 00	42,000 00
Wm. Cramp & Sons' dry dock mort. bonds	26,000 00	26,000 00
Stocks and scrip of sundry corporations	13,553 00	3,105 00
	$999,003 00	$1,098,237 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Iron Mountain Car Trust Certificate	$30,000 00	$27,000 00
25 shares Bank of North America 50 " Philadelphia Trust Company	13,500 00	10,000 00
	$43,500 00	$37,000 00

Summary of Assets Oct. 31, 1880.

Cash value of unencumbered real estate	$125,000 00	
Loans on mortgage of real estate (first liens *),	192,200 00	
Interest due or accrued thereon	2,286 00	
Stocks, bonds, etc., as per schedule	1,098,237 00	
Loans on collateral security as per schedule	37,000 00	
Cash in the office of the company	1,069 87	
deposited in various banks	206,756 26	
Interest due and accrued	320 17	
Premiums in course of collection (gross)	76,155 05	
Notes taken for marine and inland risks	323,241 29	
Re-insurance due	3,786 20	
Miscellaneous	1,600 00	
Prem's more than three months due, $34,912 00		
Gross assets		$2,067,651 84

Liabilities.

Losses adjusted unpaid	$3,195 00	
claimed and reported	85,604 00	
disputed or resisted	14,330 00	
Unearned premiums on outstanding risks	310,840 07	
Reclaimable on perpetual fire policies	77,983 33	
Unpaid scrip ordered to be redeemed	6,990 00	
Interest due or accrued on scrip	7,036 50	
State and local taxes	11,769 45	
Gross liabilities, except capital and scrip		517,748 35
Surplus as regards policy-holders		$1,549,903 49
Paid-up capital	$360,000 00	
Scrip outstanding not ordered to be redeemed,	835,945 00	
		1,195,945 00
Surplus over capital and scrip		$353,958 49

Income.

Cash received for fire premiums	$106,276 35	
Deduct re-insurance and return premiums	7,550 00	
Net cash received for fire premiums		$98,726 35
Cash rec'd for marine and inland premiums	$790,944 65	
Deduct re-insurance and return premiums	175,598 56	
Net cash rec'd for marine and inl'd premiums,		615,346 09
Unpaid premium notes rec'd during the year	$323,241 29	
Interest received on bonds and mortgages		11,200 00
and dividends received from all other sources		60,442 30
Deposits received for perpetual fire risks	$1,415 50	
Gross cash income		$785,714 74

* Value of lands mortgaged $367,000 00
Value of buildings thereon 136,500 00
Amount of insurance held as collateral 136,500 00

Expenditures.

Cash paid for fire losses	$54,018 66	
Deduct salvage and re-insurance	1,607 00	
Net cash paid for fire losses		$52,411 66
Cash paid for marine and inland losses	$197,091 97	
Deduct salvage and re-insurance	87,803 44	
Net cash paid for marine and inland losses		409,288 53
Cash dividends paid		36,000 00
paid for redemption of scrip		182,510 00
Interest paid scrip-holders		54,283 40
Cash paid for commissions and salaries		81,590 71
for state and local taxes		15,625 53
for incidentals		14,891 22
Deposits returned on perpetual fire risks	$1,749 50	
Gross cash expenditures		$846,601 05

Risks and Premiums.

		Premiums.
Fire risks outstanding Oct. 31, 1879	$17,061,653 00	$134,174 88
written during 1880	15,293,957 00	106,535 85
Total	$32,355,610 00	$240,710 73
Deduct risks expired and terminated	15,342,900 00	107,331 13
In force at end of year	$17,012,710 00	$133,379 60
Marine risks outstanding Oct. 31, 1879	$13,767,071 00	$268,588 03
written during 1880	72,959,577 00	835,104 40
Total	$86,726,648 00	$1,103,692 43
Deduct risks expired and terminated	73,803,696 00	859,518 77
In force at end of year	$12,922,952 00	$244,143 66

Miscellaneous.

Dividends declared during the year (10 per cent)	$36,000 00
Fire losses incurred during the year	57,476 66
Marine and inland losses incurred during the year	407,026 53
Company's stock owned by directors	41,725 00

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY, CINCINNATI, O.

[Incorporated December, 1865. Commenced business December, 1865.]

PAID-UP CAPITAL, $300,000.

JOHN W. HARTWELL, *President.* J. W. MCCORD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$152,450 00	$158,377 57
Cincinnati city bonds	21,000 00	24,190 00
Cincinnati Underwriters' Wrecking Co. stock,	3,500 00	3,500 00
	$176,950 00	$186,067 57

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$149,720 54	
Loans on mortgage of real estate (first liens *),	1,708 34	
Interest due or accrued thereon	61 45	
Stocks, bonds, etc., as per schedule	186,067 57	
Cash in the office of the company	429 70	
deposited in bank	7,773 83	
Premiums in course of collection (gross)	15,722 35	
Notes taken for marine and inland risks	18,085 43	
Rents due and accrued	818 16	
Salvage claims	4,210 52	
Gross assets		$384,597 89

LIABILITIES.

Losses adjusted unpaid	$7,261 76	
claimed and reported	4,854 73	
disputed or resisted	2,125 00	
Unearned premiums on outstanding risks	63,536 86	
Dividends to stockholders unpaid	108 00	
Commissions and brokerage	257 00	
Return premiums	573 72	
Gross liabilities, except capital		78,717 07
Surplus as regards policy-holders		$305,880 82
Paid-up capital		300,000 00
Surplus over capital		$5,880 82

INCOME.

Cash received for fire premiums	$98,563 17	
Deduct re-insurance and return premiums	10,561 40	

* Value of lands mortgaged $2,250 00
Value of buildings thereon 5,000 00
Amount of insurance held as collateral 2,100 09

Net cash received for fire premiums		$87,998 77
Cash rec'd for marine and inland premiums	$57,196 67	
Deduct re-insurance and return premiums	5,130 25	
Net cash rec'd for marine and inl'd premiums,		52,066 42
Unpaid premium notes received during the year	$29,348 78	
Interest received on bonds and mortgages		684 42
and dividends received from all other sources		8,723 06
Income from rents		8,745 06
Gross cash income		$158,217 73

EXPENDITURES.

Cash paid for fire losses	$62,809 83	
Deduct salvage and re-insurance	243 34	
Net cash paid for fire losses		$62,566 49
Cash paid for marine and inland losses	$28,948 45	
Deduct salvage and re-insurance	3,038 96	
Net cash paid for marine and inland losses		25,909 49
Cash dividends paid		29,917 00
paid for commissions and brokerage		16,888 50
for salaries of officers and employés		13,219 92
for state and local taxes		4,510 57
for ground rent		7,000 00
for incidentals		11,384 21
Gross cash expenditures		$171,396 18

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$6,733,076 00	$84,511 48
written during 1880	9,047,136 00	97,844 00
Total	$15,780,212 00	$182,355 48
Deduct risks expired and terminated	7,823,792 00	82,853 33
In force at end of year	$7,956,420 00	$99,502 15
Deduct amount re-insured	159,334 00	2,195 46
Net amount in force	$7,797,086 00	$97,306 69
Marine risks outstanding Dec. 31, 1879	$374,422 00	$37,154 00
written during 1880	2,961,584 00	51,837 32
Total	$3,336,006 00	$88,991 32
Deduct risks expired and terminated	3,016,341 00	53,558 61
In force at end of year	$319,665 00	$30,432 71
Deduct amount re-insured	2,000 00	188 90
Net amount in force	$317,665 00	$30,243 81

MISCELLANEOUS.

Premiums received from organization of company	$3,856,548 29
Losses paid from organization of company	2,518,011 45

Cash dividends declared from organization of company	$252,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	64,096 01
Marine and inland losses incurred during the year	31,202 50
Company's stock owned by directors	112,300 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, $200,000.

FRED W. ARNOLD, *President.* JAMES E. TILLINGHAST, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
500 shares Old National Bank	$50,000 00	$55,000 00
200 " National Bank of Commerce	10,000 00	11,200 00
200 " American National Bank	10,000 00	10,600 00
30 " Third National Bank	3,000 00	3,600 00
100 " Fourth National Bank	10,000 00	12,000 00
100 " First National Bank, Warren, R.I.	10,000 00	10,000 00
United States bonds	50,000 00	52,337 50
Union Pacific Railroad bonds	20,000 00	23,000 00
New York Elevated Railroad bonds	10,000 00	11,300 00
	$173,000 00	$189,037 50

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$129,900 00	
Stocks, bonds, etc., as per schedule	189,037 50	
Cash in the office of the company	914 84	
deposited in Old National Bank	16,751 16	
Premiums in course of collection (gross)	10,848 12	
Rents due and accrued	1,820 00	
Gross assets		$349,271 62

LIABILITIES.

Losses adjusted unpaid	$1,934 75	
claimed and reported	5,109 00	
disputed or resisted	645 00	
Unearned premiums on outstanding risks	68,524 62	
Dividends to stockholders unpaid	290 20	
State and local taxes	500 00	
Commissions and brokerage	1,000 00	
Gross liabilities, except capital		78,003 57
Surplus as regards policy-holders		$271,268 05
Paid-up capital		200,000 00
Surplus over capital		$71,268 05

Income.

Cash received for fire premiums	$129,744 08	
Deduct re-insurance and return premiums	11,674 37	
Net cash received for fire premiums		$118,069 71
Cash received for marine and inland premiums,	$14,648 57	
Deduct re-insurance and return premiums	372 67	
Net cash rec'd for marine and inl'd premiums,		14,275 90
Interest and dividends rec'd from all sources		9,394 91
Income from rents		9,214 32
Gross cash income		$150,954 84

Expenditures.

Cash paid for fire losses	$87,677 55	
Deduct salvage and re-insurance	900 11	
Net cash paid for fire losses		$86,777 44
Cash paid for marine and inland losses	$8,507 89	
Deduct salvage and re-insurance	494 68	
Net cash paid for marine and inland losses		8,013 21
Cash dividends paid		15,875 60
paid for commissions and brokerage		24,421 46
for salaries and incidentals		17,803 75
for state and local taxes		5,521 95
for expenses on real estate		3,429 60
Gross cash expenditures		$161,843 01

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,873,639 00	$115,271 69
written during 1880	14,958,957 00	129,744 08
Total	$25,832,596 00	$245,015 77
Deduct risks expired and terminated	13,171,637 00	113,172 43
In force at end of year	$12,660,959 00	$131,843 34
Deduct amount re-insured	105,006 00	1,073 58
Net amount in force	$12,555,953 00	$130,769 76
Marine risks outstanding Dec. 31, 1879	$81,717 00	$868 16
written during 1880	2,222,733 00	14,648 57
Total	$2,304,450 00	$15,516 73
Deduct risks expired and terminated	2,150,215 00	13,154 32
In force at end of year	$154,235 00	$2,362 41
Deduct amount re-insured	9,960 00	29 88
Net amount in force	$144,275 00	$2,332 53

MISCELLANEOUS.

Premiums received from organization of company	$1,743,096 83
Losses paid from organization of company	1,288,853 87
Cash dividends declared from organization of company	306,000 00
Dividends declared during the year (8 per cent)	16,000 00
Fire losses incurred during the year	83,132 08
Marine and inland losses incurred during the year	9,935 54
Company's stock owned by directors	41,520 00

EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 9, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $200,010.

R. CARMAN COMBES, *President.* GEORGE W. MONTGOMERY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 5s	$200,000 00	$203,500 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds	$1,600 00	$1,200 00
United States bonds	1,100 00	1,500 00
Phœnix National Bank, N.Y.	700 00	
Rutgers Fire Insurance Company	2,400 00	7,500 00
Oriental Bank	625 00	
Citizens' Bank	1,605 00	
New York Equitable Insurance Company	1,680 00	
Home Insurance Company	4,350 00	
Harlem Gas-Light Company	660 00	3,100 00
New York City Insurance Company	525 00	
Hamilton Fire Insurance Company	1,075 00	
Harlem and New York Navigation Company	1,710 00	
National Mechanics' Banking Association	1,000 00	2,000 00
Firemen's Trust Insurance Company	220 00	
Mechanics' Fire Insurance Company	825 00	
American Exchange Insurance Company	550 00	
Marine National Bank	2,500 00	1,500 00
Manhattan Life Insurance Company	1,500 00	850 00
Sterling Fire Insurance Company	400 00	300 00
Manhattan Fire Insurance Company	1,675 00	1,300 00
Harlem and New York Navigation Company	250 00	200 00
Sterling Fire Insurance Company	2,400 00	1,500 00
Republic Fire Insurance Company	375 00	200 00
Importers' and Traders' Insurance Company	1,000 00	900 00
Continental National Bank	1,800 00	1,500 00
St. Louis, Jacksonville, and Chi. R.R. bonds	1,100 00	950 00

	Market value.	Loaned thereon.
Hanover Fire Insurance Company	$5,100 00	$2,500 00
Republic Fire Insurance Company	750 00	
Star Fire Insurance Company	9,600 00	5,700 00
Yonkers city bond	5,500 00	4,500 00
	$54,575 00	$37,200 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$85,250 00	
Interest due or accrued thereon	1,805 25	
Stocks, bonds, etc., as per schedule	203,500 00	
Loans on collateral security as per schedule	37,200 00	
Cash in the office of the company	5,780 17	
deposited in Bank	8,927 48	
Interest due and accrued	395 04	
Premiums in course of collection (net)	8,650 23	
Gross assets		$351,508 17

Liabilities.

Losses claimed and reported	$4,224 70	
disputed or resisted	2,450 00	
Unearned premiums on outstanding risks	58,807 26	
Dividends to stockholders unpaid	426 00	
Gross liabilities, except capital		65,907 96
Surplus as regards policy-holders		$285,600 21
Paid-up capital		200,010 00
Surplus over capital		$85,590 21

Income.

Cash received for fire premiums	$142,495 97	
Deduct re-insurance and return premiums	13,631 95	
Net cash received for fire premiums		$128,864 02
Cash rec'd for marine and inland premiums	$6,645 15	
Deduct re-insurance and return premiums	83 40	
Net cash rec'd for marine and inl'd premiums,		6,561 75
Interest received on bonds and mortgages		5,863 41
and dividends received from all other sources		12,717 02
Income from rents		1,500 00
Gross cash income		$155,506 20

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* Value of lands mortgaged $100,000 00
Value of buildings thereon 112,000 00
Amount of insurance held as collateral 97,100 00

Expenditures.

Cash paid for fire losses	$91,988 69	
Deduct salvage and re-insurance	1,649 13	
Net cash paid for fire losses		$90,339 56
Cash paid for marine and inland losses		3,992 69
dividends paid		20,001 00
paid for commissions and brokerage		24,343 09
for salaries of officers and employés		18,360 00
for state and local taxes		2,847 88
for incidentals		9,933 37
Gross cash expenditures		$169,817 59

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$16,296,545 00	$109,765 39
written during 1880	23,228,902 00	128,864 02
Total	$39,525,447 00	$238,629 41
Deduct risks expired and terminated	19,220,054 00	121,433 13
In force at end of year	$20,305,393 00	$117,196 28
Deduct amount re-insured	231,191 00	1,325 17
Net amount in force	$20,074,202 00	$115,871 11
Marine risks outstanding Dec. 31, 1879	$18,400 00	$422 00
written during 1880	181,825 00	6,645 15
Total	$200,225 00	$7,067 15
Deduct risks expired and terminated	68,325 00	847 65
In force at end of year	$131,900 00	$6,219 50

Miscellaneous.

Premiums received from organization of company	$2,609,468 95
Losses paid from organization of company	1,598,030 90
Cash dividends declared from organization of company	282,619 50
Dividends declared during the year (10 per cent)	20,001 00
Fire losses incurred during the year	74,445 74
Marine and inland losses incurred during the year	3,992 69
Company's stock owned by directors	106,500 00

FARRAGUT FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 29, 1872. Commenced business Jan. 30, 1872.]

PAID-UP CAPITAL, $200,000.

JOHN M. FURMAN, *President.* SAMUEL DARBEE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$260,000 00	$291,200 00
Fourth National Bank stock	10,000 00	12,000 00
	$270,000 00	$303,200 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
175 shares Broadway Railroad Company	$26,250 00	$22,000 00
75 " New York Ferry Company	11,250 00	
200 " Fourth National Bank	24,000 00	12,000 00
Broadway Railroad Company bonds	2,000 00	1,000 00
163 shares United States Express Company	8,150 00	2,000 00
10 " Bushwick Railroad Company stock,	1,100 00	600 00
	$72,750 00	$37,600 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate		$44,000 00
Loans on mortgage of real estate (first liens *),		17,000 00
Interest due or accrued thereon		255 00
Stocks, bonds, etc., as per schedule		303,200 00
Loans on collateral security as per schedule		37,600 00
Cash in the office of the company		574 57
deposited in various banks		24,046 67
Interest due and accrued		559 50
Premiums in course of collection (gross)		12,060 36
Rents due and accrued		170 00
Office furniture	$4,000 00	
Prem's more than three months due,	237 85	
Gross assets		$439,466 10

LIABILITIES.

Losses adjusted unpaid	$457 31
claimed and reported	16,294 15
Unearned premiums on outstanding risks	85,205 09
Due and accrued for rent, salaries, etc.	2,009 17

* Value of lands mortgaged $14,500 00
Value of buildings thereon 21,000 00
Amount of insurance held as collateral 18,500 00

State and local taxes	$750 00	
Commissions and brokerage	1,574 02	
Gross liabilities, except capital		$106,289 74
Surplus as regards policy-holders		$333,176 36
Paid-up capital		200,000 00
Surplus over capital		$133,176 36

Income.

Cash received for fire premiums	$161,905 86	
Deduct re-insurance and return premiums	6,802 40	
Net cash received for fire premiums		$155,103 46
Cash received for marine and inland premiums		939 17
Interest received on bonds and mortgages		1,076 41
and dividends received from all other sources		14,492 60
Income from rents		3,303 63
Gross cash income		$174,915 27

Expenditures.

Cash paid for fire losses	$68,207 50
paid for marine losses	152 03
dividends paid	30,000 00
paid for commissions and brokerage	26,227 09
for salaries of officers and employés	25,600 00
for state and local taxes	3,005 89
for incidentals	19,729 45
for expenses on real estate	1,333 41
Gross cash expenditures	$174,255 37

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$27,376,027 00	$138,624 50
written during 1880	33,828,942 00	163,573 86
Total	$61,204,969 00	$302,198 36
Deduct risks expired and terminated	30,380,179 00	135,254 68
In force at end of year	$30,824,790 00	$166,943 68
Deduct amount re-insured	290,693 00	1,821 70
Net amount in force	$30,534,097 00	$165,121 98
Marine risks written during 1880	$36,500 00	$939 17
Deduct risks expired and terminated	12,500 00	166 67
In force at end of year	$24,000 00	$772 50

MISCELLANEOUS.

Premiums received from organization of company	$1,232,996 32
Losses paid from organization of company	408,345 63
Cash dividends declared from organization of company	222,000 00
Dividends declared during the year (15 per cent)	30,000 00
Fire losses incurred during the year	76,277 31
Marine and inland losses incurred during the year	152 03
Company's stock owned by directors	93,500 00

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PENN.

[Incorporated March 27, 1820. Commenced business Sept. 1, 1817.]

PAID-UP CAPITAL, $500,000.

A. LOUDON SNOWDEN, *President.* JACOB H. LEX, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$475,000 00	$533,312 00
Philadelphia city bonds	438,000 00	543,700 00
Cincinnati city bonds	113,000 00	141,250 00
Camden city bonds	6,000 00	7,200 00
Masonic Temple bonds	20,000 00	20,000 00
Pittsburg city bonds	50,000 00	54,000 00
Pennsylvania Railroad bonds	108,000 00	131,000 00
Pennsylvania Company bonds	149,000 00	157,940 00
Lehigh Coal and Navigation Company bonds	100,000 00	115,000 00
Lehigh Valley Railroad bonds	132,000 00	158,160 00
Philadelphia and Reading Railroad bonds	10,000 00	5,500 00
Catawissa Railroad bonds	10,000 00	11,400 00
Philadelphia and Erie Railroad bonds	29,000 00	33,640 00
Camden city warrants	7,355 99	7,797 00
Shamokin Valley and Pottsville R.R. bonds	20,000 00	22,200 00
Pennsylvania and New York Canal Co. bonds,	8,000 00	9,600 00
Texas and Pacific Railroad bonds	25,000 00	27,000 00
Louisville and Nashville Railroad bonds	100,000 00	104,500 00
Northern Central Railroad bonds	100,000 00	115,000 00
Huntington and Broad Top Railroad bonds	15,000 00	17,700 00
Pennsylvania Railroad stock	151,500 00	196,950 00
Phila., Ger., and Norristown Railroad stock	16,550 00	35,748 00
Chestnut Hill Railroad stock	3,500 00	7,560 00
Fire Association stock . . $247,200 00		
	$2,086,905 99	$2,456,157 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Fire Association stock	$11,100 00	$6,800 00
Pennsylvania Railroad stock	155,500 00	117,000 00
Lehigh Valley Railroad stock	24,400 00	20,000 00

	Market value.	Loaned thereon.
Pittsburg, Cincinnati, and St. Louis R.R. b'ds,	$11,850 00	$10,000 00
American Steamship Company	5,040 00	
	$207,890 00	$153,800 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$56,800 00	
Loans on mortgage of real estate (first liens)	1,060,861 78	
Interest due or accrued thereon	28,016 71	
Stocks, bonds, etc., as per schedule	2,456,157 00	
Loans on collateral security as per schedule	153,800 00	
Cash deposited in bank	150,984 87	
Interest due and accrued	46,673 06	
Premiums in course of collection (net)	111,776 93	
Gross assets		$4,065,070 35
Deduct special deposits in other states		67,125 00
Balance		$3,997,945 35

Liabilities.

Losses adjusted unpaid	$47,235 51	
claimed and reported	74,494 18	
disputed or resisted	4,100 00	
Unearned premiums on outstanding risks	759,620 03	
Reclaimable on perpetual fire policies	1,715,659 06	
Gross liabilities, except capital	$2,601,108 78	
Deduct liabilities on special deposits	40,030 77	
		2,561,078 01
Surplus as regards policy-holders		$1,436,867 34
Paid-up capital		500,000 00
Surplus over capital		$936,867 34

Income.

Cash received for fire premiums	$1,447,753 30	
Deduct re-insurance and return premiums	139,290 18	
Net cash received for fire premiums		$1,308,463 12
Interest received on bonds and mortgages		63,495 22
and dividends received from all other sources		157,897 29
Income from rents		2,917 68
from return taxes, surveys, and policy fees		3,975 03
from transfers		2,318 00
Deposits received for perpetual fire risks	$68,283 38	
Gross cash income		$1,539,066 34

Expenditures.

Cash paid for fire losses	$763,306 57
dividends paid	200,000 00

Cash paid for commissions and brokerage		$308,709 03
for salaries of officers and employés		57,847 15
for state and local taxes		55,221 12
for incidentals		23,701 96
for interest		1,920 69
for expense on real estate		1,223 96
Deposits returned on perpetual fire risks	$44,375 07	
Gross cash expenditures		$1,411,930 48

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$195,153,478 00	$3,074,801 72
written during 1880	127,212,108 00	1,447,753 30
Total	$322,365,586 00	$4,522,555 02
Deduct risks expired and terminated	100,635,082 00	1,243,631 81
In force at end of year	$221,730,504 00	$3,278,923 21
Deduct amount re-insured	571,330 00	5,019 41
Net amount in force	$221,159,174 00	$3,273,903 80

MISCELLANEOUS.

Premiums received from organization of company	$11,294,496 00
Losses paid from organization of company	4,998,594 00
Cash dividends declared from organization of company	1,979,762 00
Dividends declared during the year (40 per cent)	200,000 00
Fire losses incurred during the year	775,734 00
Company's stock owned by directors	83,650 00

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CAL.

[Incorporated May, 1863. Commenced business June, 1863.]

PAID-UP CAPITAL, $750,000.

D. J. STAPLES, *President.* GEORGE D. DORNIN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$470,000 00	$526,400 00
Oakland city bonds	25,000 00	30,000 00
Oakland Gas-Light Company bonds	17,000 00	17,000 00
First National Bank	9,900 00	10,890 00
	$521,900 00	$584,290 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares California Powder Company	$10,000 00	$5,000 00
440 " Masonic Hall Association	4,400 00	4,000 00

	Market value.	Loaned thereon.
10 shares Franco-American Bank	$500 00	$500 00
Marysville city bond	9,000 00	7,000 00
250 shares Bank of Sonoma	27,500 00	10,000 00
51 " California Powder Company	5,100 00	3,500 00
100 " Gold and Stock Telegraph Co.	10,000 00	5,000 00
275 " National Gold Bank	5,500 00	5,450 00
	$72,000 00	$10,450 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$219,969 96	
Loans on mortgage of real estate (first liens*),	130,250 00	
Interest due or accrued thereon	1,896 30	
Stocks, bonds, etc., as per schedule	584,290 00	
Loans on collateral security as per schedule	40,450 00	
Cash in the office of the company	4,856 41	
deposited in various banks	73,527 71	
Interest due and accrued	5,851 23	
Premiums in course of collection (gross)	63,894 34	
Notes taken for marine and inland risks	32,208 30	
Rents due and accrued	415 00	
Taxes advanced on real estate	2,407 75	
Gross assets		$1,160,017 00
Deduct special deposits in other states		50,000 00
Balance		$1,110,017 00

Liabilities.

Losses adjusted unpaid	$12,201 89	
claimed and reported	26,482 67	
disputed or resisted	5,000 00	
Unearned premiums on outstanding risks	295,217 80	
Dividends to stockholders unpaid	290 61	
Commissions and brokerage	2,872 78	
Marine bills payable	5,978 01	
Gross liabilities, except capital	$348,043 76	
Deduct liabilities on special deposits	13,500 00	
		334,543 76
Surplus as regards policy-holders		$775,473 24
Paid-up capital		750,000 00
Surplus over capital		$25,473 24

* Value of lands mortgaged $254,500 00
Value of buildings thereon 145,750 00
Amount of insurance held as collateral 79,900 00

Income.

Cash received for fire premiums	$524,733 17	
Deduct re-insurance and return premiums	94,094 11	
Net cash received for fire premiums		$430,639 06
Cash rec'd for marine and inland premiums	$121,687 36	
Deduct re-insurance and return premiums	42,088 18	
Net cash rec'd for marine and inl'd premiums,		79,599 18
Unpaid premium notes received during the year	$31,447 30	
Interest and dividends received from all sources		25,533 15
Income from rents		13,440 10
from securities sold		2,968 73
Received for increased capital	350,000 00	
Gross cash income		$552,180 22

Expenditures.

Cash paid for fire losses	$245,143 29	
Deduct salvage and re-insurance	8,061 66	
Net cash paid for fire losses		$237,081 63
Cash paid for marine and inland losses	$48,954 03	
Deduct salvage and re-insurance	12,343 48	
Net cash paid for marine and inland losses		36,610 55
Cash dividends paid		51,904 18
paid for commissions and brokerage		68,432 36
for salaries of officers and employés		34,006 65
for state and local taxes		8,365 76
for incidentals		79,889 03
Gross cash expenditures		$516,290 16

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$35,010,404 00	$469,642 21
written during 1880	41,470,829 00	535,466 01
Total	$76,481,233 00	$1,005,108 22
Deduct risks expired and terminated	32,164,491 00	471,378 14
In force at end of year	$44,316,742 00	$533,730 08
Deduct amount re-insured	2,518,498 00	43,817 92
Net amount in force	$41,798,244 00	$489,912 16
Marine risks outstanding Dec. 31, 1879	$724,331 00	$55,848 67
written during 1880	7,228,106 00	139,218 63
Total	$7,952,437 00	$195,067 30
Deduct risks expired and terminated	7,041,594 00	129,348 97
In force at end of year	$910,843 00	$65,718 33
Deduct amount re-insured	264,715 00	19,533 34
Net amount in force	$646,128 00	$46,184 99

MISCELLANEOUS.

Premiums received from organization of company	$6,523,478 21
Losses paid from organization of company	4,213,749 04
Cash dividends declared from organization of company	896,060 00
Dividends declared during the year	52,000 00
Fire losses incurred during the year	243,073 14
Marine and inland losses incurred during the year	37,071 40
Company's stock owned by directors	103,200 00

FIREMEN'S INSURANCE COMPANY, BALTIMORE, M.D.

[Incorporated December, 1825. Commenced business Aug. 2, 1826.]

PAID-UP CAPITAL, $378,000.

JAMES M. ANDERSON, *President.* R. E. WARFIELD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Baltimore city bonds	$170,700 00	$202,258 00
Maryland state bonds	148,206 21	154,965 16
Virginia state bonds	74,513 85	37,822 46
Tennessee state bonds	43,000 00	20,640 00
Com. and Farmers' National Bank, Baltimore,	31,000 00	34,100 00
Farmers' and Merchants' Nat'l Bank, Balt.	1,200 00	1,350 00
Merchants' National Bank	700 00	875 00
Mechanics' National Bank	8,080 00	9,458 75
Franklin National Bank	725 00	464 00
Nationl Bank of Baltimore	13,200 00	17,028 00
	$491,325 06	$478,961 37

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$61,875 00	
Stocks, bonds, etc., as per schedule	478,961 37	
Cash in the office of the company	360 16	
deposited in various banks	10,429 46	
Interest due and accrued	7,764 48	
Premiums in course of collection (gross)	10,210 31	
Rents due and accrued	237 50	
Gross assets		$569,838 28

LIABILITIES.

Losses adjusted unpaid	$15,295 77	
disputed or resisted	3,300 00	
Total amount of losses	$18,595 77	
Less re-insurance	2,500 00	
Net amount of unpaid losses	$16,095 77	
Unearned premiums on outstanding risks	80,208 73	
Dividends to stockholders unpaid	535 92	

Due for borrowed money	$20,000 00	
State and local taxes	613 86	
Commissions and brokerage	292 28	
Gross liabilities, except capital		$117,746 56
Surplus as regards policy-holders		$452,091 72
Paid-up capital		378,000 00
Surplus over capital		$74,091 72

Income.

Cash received for fire premiums	$201,500 22	
Deduct re-insurance and return premiums	15,390 06	
Net cash received for fire premiums		$186,110 16
Interest and dividends received from all sources		24,230 02
Income from rents		1,487 50
Gross cash income		$211,827 68

Expenditures.

Cash paid for fire losses	$111,883 70	
Deduct salvage and re-insurance	6,582 94	
Net cash paid for fire losses		$105,300 76
Cash dividends paid		57,803 83
paid for commissions and brokerage		27,552 75
for salaries of officers and employés		15,719 84
for state and local taxes		10,740 75
Stock refunded by order of court		20,945 12
Gross cash expenditures		$238,063 05

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$20,634,411 00	$107,905 33
written during 1880	30,063,431 00	201,500 22
Total	$50,697,842 00	$309,405 55
Deduct risks expired and terminated	25,939,877 00	148,916 67
In force at end of year	$24,757,965 00	$160,488 88
Deduct amount re-insured	113,050 00	903 27
Net amount in force	$24,644,915 00	$159,585 61

Miscellaneous.

Premiums received from organization of company	$5,053,355 58
Losses paid from organization of company	2,383,669 26
Cash dividends declared from organization of company	2,984,640 24
Dividends declared during the year	57,960 00
Fire losses incurred during the year	109,801 84
Company's stock owned by directors	18,900 00

FIREMEN'S INSURANCE COMPANY, DAYTON, O.

[Incorporated April, 1856. Commenced business 1856.]

PAID-UP CAPITAL, $250,000.

S. CRAIGHEAD, *President.* J. S. MILES, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$95,000 00	$96,725 00
Dayton city bonds	24,000 00	26,400 00
Music Hall Company bonds	5,400 00	5,400 00
Troy (O.) bonds	23,000 00	24,110 00
Wapakoneta (O.) bonds	1,000 00	1,000 00
135 shares Merchants' National Bank	13,500 00	16,200 00
22 " Dayton National Bank	2,200 00	2,860 00
	$164,100 00	$172,695 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Eagle White Lead Company stock	$18,000 00	$10,000 00
Cooper Hydraulic Company stock	20,000 00	12,500 00
Second National Bank stock	15,000 00	10,500 00
Dayton Hydraulic Company stock	500 00	350 00
First National Bank (Troy)	5,000 00	2,500 00
United States bonds	220 00	200 00
	$58,720 00	$36,050 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$38,646 60	
Loans on mortgage of real estate (first liens *),	111,140 52	
Interest due or accrued thereon	3,144 69	
Stocks, bonds, etc., as per schedule	172,695 00	
Loans on collateral security as per schedule	36,050 00	
Cash in the office of the company	6,091 67	
deposited in bank	13,122 71	
Interest due and accrued	2,376 59	
Premiums in course of collection (gross)	22,842 82	
Notes taken for marine and inland risks	800 00	
Gross assets		$406,910 60

LIABILITIES.

Losses adjusted unpaid	$2,793 99
claimed and reported	6,652 83

* Value of lands mortgaged $153,135 00
Value of buildings thereon 97,400 00
Amount of insurance held as collateral 62,940 00

Unearned premiums on outstanding risks	$93,166 66	
Dividends to stockholders unpaid	1,492 50	
Commissions and brokerage	2,500 00	
Gross liabilities, except capital		$106,605 98
Surplus as regards policy-holders		$300,304 62
Paid-up capital		250,000 00
Surplus over capital		$50,304 62

Income.

Cash received for fire premiums	$164,802 30	
Deduct re-insurance and return premiums	26,863 08	
Net cash received for fire premiums		$137,939 22
Interest received on bonds and mortgages		9,131 32
and dividends received from all other sources		13,196 32
Income from rents		295 00
Gross cash income		$160,561 86

Expenditures.

Cash paid for fire losses	$69,986 94	
Deduct salvage and re-insurance	1,402 70	
Net cash paid for fire losses		$68,584 24
Cash dividends paid		24,723 50
paid for commissions and brokerage		25,727 19
for salaries of officers and employés		12,938 42
for state and local taxes		2,954 50
for incidentals		16,999 35
Gross cash expenditures		$151,927 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$14,484,993 00	$159,258 76
written during 1880	14,695,637 00	164,802 30
Total	$29,180,630 00	$324,061 06
Deduct risks expired and terminated	13,065,689 00	137,340 16
In force at end of year	$16,114,941 00	$186,720 90
Deduct amount re-insured	246,979 00	3,242 50
Net amount in force	$15,867,962 00	$183,478 40

Miscellaneous.

Premiums received from organization of company	$1,437,054 05
Losses paid from organization of company	528,897 50

Cash dividends declared from organization of company	$389,892 40
Dividends declared during the year (10 per cent)	25,000 00
Fire losses incurred during the year	69,551 63
Company's stock owned by directors	62,720 00

FIREMEN'S INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.]

PAID-UP CAPITAL, $500,000.

S. R. W. HEATH, *President.* DANIEL H. DUNHAM, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$130,000 00	$141,375 00
Morris and Essex Railroad stock	11,800 00	14,337 00
Newark City National Bank stock	15,150 00	20,452 50
Second National Bank stock	10,000 00	13,500 00
National Newark Banking Company stock	5,100 00	6,885 00
Essex County National Bank stock	6,400 00	8,640 00
National State Bank stock	10,800 00	11,556 00
American Insurance Company stock	20,000 00	29,000 00
Newark Fire Insurance Company stock	2,340 00	3,159 00
Newark City Insurance Company stock	3,750 00	3,375 00
Germania Insurance Company stock	2,000 00	1,000 00
Orange and Newark horse-car bonds	1,000 00	1,040 00
	$218,340 00	$254,319 50

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$162,749 29	
Loans on mortgage of real estate (first liens *),	719,111 00	
Interest due or accrued thereon	15,618 54	
Stocks, bonds, etc., as per schedule	254,319 50	
Cash in the office of the company	6,924 53	
deposited in Newark City National Bank,	46,328 07	
Interest due and accrued	413 00	
Premiums in course of collection (gross)	2,841 57	
Rents due and accrued	495 00	
Gross assets		$1,208,800 50

LIABILITIES.

Losses adjusted unpaid	$1,657 57
claimed and reported	2,663 00

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* Total value of property mortgaged . . . $1,770,700 00
Amount of insurance held as collateral . . . 911,375 00

Unearned premiums on outstanding risks	$106,509 61	
Unpaid scrip ordered to be redeemed	2,384 00	
Interest due or accrued on scrip	635 78	
Commissions and brokerage	363 89	
Gross liabilities, except capital		$114,213 85
Surplus as regards policy-holders		$1,094,586 65
Paid-up capital		500,000 00
Surplus over capital		$594,586 65

Income.

Cash received for fire premiums	$192,599 85	
Deduct re-insurance and return premiums	9,892 61	
Net cash received for fire premiums		$182,707 24
Interest received on bonds and mortgages		47,599 70
and dividends received from all other sources		15,830 26
Income from rents		6,998 64
Gross cash income		$253,135 84

Expenditures.

Cash paid for fire losses	$82,444 74	
Deduct salvage and re-insurance	791 57	
Net cash paid for fire losses		$81,653 17
Cash dividends paid		54,000 00
paid for redemption of scrip		32 00
Interest paid scrip-holders		11 12
Cash paid for commissions and brokerage		24,782 97
for salaries of officers and employés		17,210 82
for state and local taxes		6,100 29
for adjusting losses		1,311 21
for incidentals		6,988 46
for repairs on real estate		1,996 93
Deposits returned on perpetual fire risks	$273 60	
Gross cash expenditures		$194,086 97

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$27,372,966 00	$205,221 21
written during 1880	28,380,231 00	189,540 46
Total	$55,753,197 00	$394,761 67
Deduct risks expired and terminated	28,080,346 00	180,963 16
In force at end of year	$27,672,851 00	$213,798 51
Deduct amount re-insured	161,500 00	1,350 46
Net amount in force	$27,511,351 00	$212,448 05

MISCELLANEOUS.

Premiums received from organization of company	$2,896,693 98
Losses paid from organization of company	935,342 68
Cash dividends declared from organization of company	492,500 00
Dividends declared during the year	54,000 00
Fire losses incurred during the year	79,362 12
Company's stock owned by directors	314,650 00

FIREMEN'S INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated 1825. Commenced business 1825.]

PAID-UP CAPITAL, $204,000.

JOHN F. HALSTED, *President.* P. H. OAKLEY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$220,000 00	$224,400 00
Bank of New York stock	6,700 00	9,380 00
Metropolitan National Bank stock	6,000 00	9,000 00
American Exchange National Bank stock	4,000 00	5,000 00
Delaware and Hudson Canal Company bonds	13,000 00	14,025 00
	$249,700 00	$261,805 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens*)	$43,800 00	
Interest due or accrued thereon	985 50	
Stocks, bonds, etc., as per schedule	261,805 00	
Cash in the office of the company	698 33	
deposited in various banks	6,813 86	
Interest due and accrued	1,023 00	
Premiums in course of collection (gross)	6,909 32	
Prem's more than three months due, $376 54		
Gross assets		$322,035 01

LIABILITIES.

Losses adjusted unpaid	$9,176 34
claimed and reported	4,075 00
disputed or resisted	3,250 00
Unearned premiums on outstanding risks	33,844 99
Due and accrued for rent, salaries, etc.	683 33
State and local taxes	251 65
Commissions and brokerage	1,430 44
Return premiums	75 50

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* Value of lands mortgaged $62,700 00
Value of buildings thereon 45,300 00
Amount of insurance held as collateral 44,725 00

Gross liabilities, except capital		$52,787 25
Surplus as regards policy-holders		$269,247 76
Paid-up capital		204,000 00
Surplus over capital		$65,247 76

INCOME.

Cash received for fire premiums	$62,581 29	
Deduct re-insurance and return premiums	6,901 31	
Net cash received for fire premiums		$55,679 98
Cash rec'd for marine and inland premiums	$2,927 56	
Deduct re-insurance and return premiums	34 08	
Net cash rec'd for marine and inl'd premiums,		2,893 48
Interest received on bonds and mortgages		3,250 36
and dividends received from all other sources		12,871 00
Gross cash income		$74,694 82

EXPENDITURES.

Cash paid for fire losses	$32,991 74	
Deduct salvage and re-insurance	840 42	
Net cash paid for fire losses		$32,151 32
Cash paid for marine and inland losses		3,771 74
dividends paid		14,280 00
paid for commissions and brokerage		8,008 74
for salaries of officers and employés		10,349 97
for state and local taxes		429 02
for incidentals		7,294 44
Gross cash expenditures		$76,285 23

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,377,898 00	$57,046 54
written during 1880	12,704,823 00	65,402 48
Total	$23,082,721 00	$122,449 02
Deduct risks expired and terminated	11,919,557 00	56,660 09
In force at end of year	$11,163,164 00	$65,788 93
Deduct amount re-insured	273,717 00	1,636 98
Net amount in force	$10,889,447 00	$64,151 95
Marine risks outstanding Dec. 31, 1879	$106,375 00	$2,385 07
written during 1880	121,614 00	2,967 56
Total	$227,989 00	$5,352 63
Deduct risks expired and terminated	131,375 00	2,498 57
In force at end of year	$96,614 00	$2,854 06

MISCELLANEOUS.

Premiums received from organization of company	$4,142,923 81
Losses paid from organization of company	2,593,161 17
Cash dividends declared from organization of company	1,333,198 17
Dividends declared during the year (7 per cent)	14,280 00
Fire losses incurred during the year	29,726 03
Marine and inland losses incurred during the year	2,494 48
Company's stock owned by directors	64,328 00

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 22, 1829. Commenced business June, 1829.]

PAID-UP CAPITAL, $400,000.

ALFRED G. BAKER, *President.* EZRA T. CRESSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$160,000 00	$162,462 50
Mississippi state warrants	15,000 00	15,000 00
New Jersey state bonds	4,000 00	4,400 00
Maine state bonds	7,000 00	7,980 00
Philadelphia city bonds	50,000 00	63,750 00
Columbus (O.) city bonds	10,000 00	10,750 00
Camden city bonds	1,000 00	1,100 00
West Jersey Railroad bonds	10,000 00	12,000 00
Philadelphia and Reading Railroad bonds	3,000 00	3,600 00
Pennsylvania Railroad bonds	15,000 00	15,450 00
Harrisburg, P., L., and Mt. Joy R.R. bonds	25,000 00	27,250 00
Hestonville, M., and F. Railroad bonds	10,000 00	10,550 00
Lehigh Coal and Navigation Company bonds	18,300 00	20,145 00
100 shares Commercial National Bank	5,000 00	6,800 00
16 " Continental Hotel Company	1,600 00	1,616 00
Camden and Amboy Railroad bonds	10,500 00	11,235 00
Connecting railroad bonds	20,000 00	23,200 00
Easton and Amboy Railroad bonds	25,000 00	26,500 00
Huntington and Broad Top Railroad bonds	10,000 00	11,800 00
Lehigh Valley Railroad bonds	25,000 00	30,750 00
	$425,400 00	$466,338 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Delaware and Belvidere Railroad bonds	$2,120 00	$2,000 00
Harrisburg, P., L., and Mt. Joy R.R. bonds	2,180 00	5,000 00
Westchester and Philadelphia Railroad bonds,	2,260 00	
Catawissa Railroad bonds	1,060 00	
Trenton city bonds	1,100 00	

	Market value.	Loaned thereon.
Lehigh Valley Railroad bonds	$1,230 00	$1,000 00
56 shares Pennsylvania Railroad	3,752 00	2,250 00
United States bonds	101,625 00	100,000 00
St. Louis and Decatur Railroad bonds	27,000 00	35,000 00
Chicago and St. Paul Railroad bonds	10,600 00	
Milwaukee and St. Paul Railroad bonds	19,890 00	10,000 00
	$172,817 00	$155,250 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$670,100 00	
Loans on mortgage of real estate (first liens *)	1,580,591 94	
Interest due or accrued thereon	30,555 96	
Stocks, bonds, etc., as per schedule	466,338 50	
Loans on collateral security as per schedule	155,250 00	
Cash in the office of the company	2,919 17	
deposited in various banks	257,096 44	
Interest due and accrued	953 75	
Premiums in course of collection (net)	55,395 88	
Re-insurance deposit premiums	356 25	
Gross assets		$3,219,557 89
Deduct special deposits in other states		55,825 00
Balance		$3,163,732 89

Liabilities.

Losses adjusted unpaid	$35,071 73	
claimed and reported	6,681 12	
Unearned premiums on outstanding risks	436,179 65	
Reclaimable on perpetual fire policies	1,395,356 47	
Dividends to stockholders unpaid	504 00	
Surveys	2,650 00	
Gross liabilities, except capital	$1,876,442 97	
Deduct liabilities on special deposits	7,665 26	
		1,868,777 71
Surplus as regards policy-holders		$1,294,955 18
Paid-up capital		400,000 00
Surplus over capital		$894,955 18

Income.

Cash received for fire premiums	$587,135 66	
Deduct re-insurance and return premiums	59,802 19	

* Total value of property mortgaged $3,669,895 00
Amount of insurance held as collateral . . . 1,781,492 00

Net cash received for fire premiums		$527,333 47
Interest received on bonds and mortgages		114,403 30
and dividends received from all other sources		24,618 00
Income from all other sources		35,037 48
Deposits received for perpetual fire risks	$42,436 79	
Gross cash income		$701,392 25

EXPENDITURES.

Cash paid for fire losses		$325,476 05
dividends paid		128,400 00
paid for commissions and brokerage		77,087 11
for salaries of officers and employés		73,382 43
for state and local taxes		36,208 40
for incidentals		81,463 32
for repairs on real estate		10,486 94
Deposits returned on perpetual fire risks	$55,901 24	
Gross cash expenditures		$732,504 25

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$138,675,588 00	$2,453,253 44
written during 1880	57,852,316 00	634,287 64
Total	$196,527,904 00	$3,087,541 08
Deduct risks expired and terminated	58,418,715 00	671,380 00
In force at end of year	$138,109,189 00	$2,416,161 08
Deduct amount re-insured	241,647 00	2,557 62
Net amount in force	$137,867,542 00	$2,413,603 46
Perpetual risks in force	$59,838,698 00	$1,497,120 22

MISCELLANEOUS.

Premiums received from organization of company	$21,218,967 08
Losses paid from organization of company	11,782,042 63
Cash dividends declared from organization of company	3,960,000 00
Dividends declared during the year (32 per cent)	128,000 00
Fire losses incurred during the year	325,476 00
Company's stock owned by directors	53,200 00

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 7, 1872. Commenced business March 7, 1872.]

PAID-UP CAPITAL, $1,000,000.

E. OELBERMANN, *President.* JAMES A. SILVEY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,850,000 00	$2,096,743 75
Missouri state bonds	50,000 00	56,000 00
Rhold Island state bonds	50,000 00	57,500 00
Rochester city bonds	40,000 00	52,000 00
Buffalo city bonds	25,000 00	32,500 00
Yonkers city bonds	21,000 00	27,300 00
New York Central Railroad bonds	50,000 00	52,500 00
Central Pacific Railroad bonds	40,000 00	46,000 00
Union Pacific Railroad bonds	40,000 00	46,000 00
Kansas Pacific Railroad bonds	75,000 00	83,500 00
Chicago, Rock Island, and Pacific R.R. bonds,	50,000 00	62,500 00
Chicago, Mil., and St. Paul Railroad bonds	30,000 00	36,600 00
Erie Railroad bonds	50,000 00	65,000 00
Syracuse, Binghamton, and N. Y. R.R. bonds,	30,000 00	36,000 00
1000 shares New York and Harlem Railroad	50,000 00	98,000 00
Louisville and Nashville Railroad bonds	25,000 00	26,250 00
	$2,476,000 00	$2,874,393 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Erie Railroad bonds	$5,250 00	$2,000 00
United States bonds	2,812 00	2,000 00
Certificate of deposit	1,000 00	1,000 00
	$9,062 00	$5,000 00

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks, bonds, etc., as per schedule	$2,874,393 75	
Loans on collateral security as per schedule	5,000 00	
Cash in the office of the company	1,038 48	
deposited in various banks	122,213 18	
Premiums in course of collection (gross)	91,384 18	
Prem's more than three months due, $1,499 70		
Gross assets		$3,094,029 59
Deduct special deposits in other states		95,625 00
Balance		$2,998,404 59

Liabilities.

Losses adjusted unpaid	$31,300 29	
claimed and reported	44,329 50	
disputed or resisted	10,875 00	
Total amount of losses	$86,504 79	
Less re-insurance	692 66	
Net amount of unpaid losses	$85,812 13	
Unearned premiums on outstanding risks	777,550 03	
Commissions and brokerage	18,576 77	
Gross liabilities, except capital	$881,938 93	
Deduct liabilities on special deposits	11,073 51	
		$870,865 42
Surplus as regards policy-holders		$2,127,539 17
Paid-up capital	$1,000,000 00	
Reserved for contingencies	100,000 00	
		1,100,000 00
Surplus over capital		$1,027,539 17

Income.

Cash received for fire premiums	$1,327,998 69	
Deduct re-insurance and return premiums	168,088 85	
Net cash received for fire premiums		$1,159,909 84
Interest and dividends received from all sources		118,509 07
Gross cash income		$1,278,418 91

Expenditures.

Cash paid for fire losses	$545,698 49	
Deduct salvage and re-insurance	41,360 33	
Net cash paid for fire losses		$504,338 16
Cash dividends paid		100,000 00
paid for commissions and brokerage		161,716 34
for salaries of officers and employés		98,255 85
for state and local taxes		26,029 04
for incidentals		111,661 01
Gross cash expenditures		$1,002,000 40

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$146,682,068 00	$1,272,982 62
written during 1880	142,225,844 00	1,317,972 92
Total	$288,907,912 00	$2,590,955 54
Deduct risks expired and terminated	119,397,117 00	1,055,230 44
In force at end of year	$169,510,795 00	$1,535,725 10
Deduct amount re-insured	4,288,733 00	49,214 08
Net amount in force	$165,222,062 00	$1,486,511 02

MISCELLANEOUS.

Premiums received from organization of company	$8,626,196 38
Losses paid from organization of company	3,687,410 33
Cash dividends declared from organization of company	740,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	500,462 89
Company's stock owned by directors	324,900 00

GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N.Y

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, $1,000,000.

RUDOLPH GARRIGUE, *President.* HUGO SCHUMANN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,200,000 00	$1,358,000 00
Chicago, Burl., and Quincy Railroad bonds	85,000 00	93,925 00
New York and Erie Railroad bonds	30,000 00	33,150 00
Michigan So. and N. Indiana R.R. b'ds,	55,000 00	59,950 00
St. Paul, Minnesota, and Manitoba R.R. b'ds,	20,000 00	22,400 00
New York Central Railroad bonds	60,000 00	63,000 00
50 shares National Park Bank	5,000 00	7,050 00
	$1,455,000 00	$1,637,475 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
55 shares First National Bank (Jersey City)	$7,150 00	$5,200 00
United States bonds	40,600 00	40,000 00
Metropolitan Elevated Railroad bonds	4,240 00	1,000 00
Chicago, Burlington, and Quincy R.R. bonds,	4,420 00	4,000 00
Michigan Southern and Northern Indiana	5,450 00	
Galena and Chicago Railroad bonds	10,500 00	20,000 00
Chicago, Burlington, and Quincy R.R. bonds,	11,050 00	
Lake Shore and Michigan Southern R.R. b'ds,	5,450 00	
Chicago and Milwaukee Railroad bonds	3,600 00	3,000 00
Chicago and Milwaukee Railroad bonds	12,000 00	25,000 00
Milwaukee and St. Paul Railroad bonds	12,000 00	
Michigan Central Railroad bonds	12,900 00	
67 shares St. Nicholas National Bank, N.Y.	7,437 00	6,000 00
	$136,797 00	$104,200 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$51,696 58
Loans on mortgage of real estate (first liens *),	382,800 00

* Value of lands mortgaged	$283,800 00
Value of buildings thereon	380,700 00
Amount of insurance held as collateral	343,825 00

Interest due or accrued thereon	$12,900 50	
Stocks, bonds, etc., as per schedule	1,637,475 00	
Loans on collateral security as per schedule	104,200 00	
Cash in the office of the company	16,652 18	
deposited in various banks	69,998 68	
Interest due and accrued	1,605 83	
Premiums in course of collection (net)	80,464 26	
Mississippi deposits	7,500 00	
Gross assets		$2,365,293 03
Deduct special deposits in other states		103,431 25
Balance		$2,261,861 78

LIABILITIES.

Losses adjusted unpaid	$14,757 12	
claimed and reported	36,467 12	
disputed or resisted	19,417 26	
Unearned premiums on outstanding risks	452,564 87	
Gross liabilities, except capital	$523,206 37	
Deduct liabilities on special deposits	22,980 37	
		500,226 00
Surplus as regards policy-holders		$1,761,635 78
Paid-up capital		1,000,000 00
Surplus over capital		$761,635 78

INCOME.

Cash received for fire premiums	$807,909 59	
Deduct re-insurance and return premiums	49,506 83	
Net cash received for fire premiums		$758,402 76
Interest received on bonds and mortgages		36,392 42
and dividends received from all other sources		61,522 53
Gross cash income		$856,317 71

EXPENDITURES.

Cash paid for fire losses	$296,295 41	
Deduct salvage and re-insurance	4,545 34	
Net cash paid for fire losses		$291,750 07
Cash dividends paid		85,000 00
paid for commissions and brokerage		147,327 91
for salaries of officers and employés		64,267 84
for state and local taxes		16,382 42
for incidentals		124,749 68
Gross cash expenditures		$729,477 92

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$76,189,427 00	$698,798 41
written during 1880	98,502,632 00	807,037 74
Total	$174,692,059 00	$1,505,836 15
Deduct risks expired and terminated	78,629,158 00	620,851 28
In force at end of year	$96,062,901 00	$884,984 87
Deduct amount re-insured	1,208,150 00	8,610 52
Net amount in force	$94,854,751 00	$876,374 35

Miscellaneous.

Premiums received from organization of company	$12,141,399 76
Losses paid from organization of company	5,543,151 45
Cash dividends declared from organization of company	1,201,000 00
Dividends declared during the year	85,000 00
Fire losses incurred during the year	297,745 74
Company's stock owned by directors	134,000 00

GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1853. Commenced business May, 1853.]

Paid-up Capital, $300,000.

Alfred S. Gillett, *President.* Philander C. Royce, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$150,000 00	$162,540 00
Philadelphia city bonds	10,000 00	13,000 00
Louisville city bonds	10,000 00	11,200 00
St. Louis county bonds	10,000 00	11,000 00
American Steamship Company bonds	5,000 00	5,550 00
Union Pacific Railroad bonds	5,000 00	5,625 00
Connecting railroad bonds	10,000 00	11,200 00
Pennsylvania Railroad bonds	10,000 00	12,400 00
Camden and Amboy Railroad bonds	17,000 00	19,920 00
Philadelphia and Erie Railroad bonds	15,000 00	17,000 00
Philadelphia and Reading Railroad bonds	5,000 00	3,000 00
Philadelphia and Reading Railroad scrip	1,750 00	1,050 00
Lehigh Navigation Company bonds	11,000 00	12,760 00
Susquehanna Coal Company bonds	3,000 00	3,240 00
Lancaster and Reading Railroad bonds	10,000 00	11,000 00
North Pennsylvania Railroad bonds	5,000 00	6,000 00
Iowa school bonds	3,600 00	3,600 00
	$281,350 00	$310,085 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Philadelphia, Wilmington, and Baltimore R.R.	$3,000 00	$5,700 00
United States bonds	11,350 00	
Pennsylvania Railroad Company	670 00	500 00
	$15,020 00	$6,200 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$372,000 00	
Loans on mortgage of real estate (first liens *)	368,583 32	
Interest due or accrued thereon	7,458 56	
Stocks, bonds, etc., as per schedule	310,085 00	
Loans on collateral security as per schedule	6,200 00	
Cash in the office of the company	1,466 65	
deposited in various banks	44,076 02	
Interest due and accrued	165 00	
Premiums in course of collection (gross)	39,317 09	
Rents due and accrued	2,112 74	
Perpetual insurance deposit	1,900 00	
Gross assets		$1,153,364 38

LIABILITIES.

Losses claimed and reported	$22,354 56	
Less re-insurance	992 00	
Net amount of unpaid losses	$21,362 56	
Unearned premiums on outstanding risks	215,749 89	
Reclaimable on perpetual fire policies	57,601 62	
Due and accrued for rent, salaries, etc.	1,874 71	
State and local taxes	283 36	
Commissions and brokerage	8,229 36	
Return premiums	1,135 84	
Re-insurance due	140 35	
Gross liabilities, except capital		306,377 69
Surplus as regards policy-holders		$846,986 69
Paid-up capital		300,000 00
Surplus over capital		$546,986 69

INCOME.

Cash received for fire premiums	$291,887 24	
Deduct re-insurance and return premiums	22,527 52	
Net cash received for fire premiums		$269,359 72
Interest received on bonds and mortgages		25,670 60
and dividends received from oll other sources		16,626 62
Income from rents		16,745 94
Gross cash income		$328,402 88

* Total value of property mortgaged . . . $1,105,183 00
Amount of insurance held as collateral . . . 279,250 00

Expenditures.

Cash paid for fire losses	$173,617 22	
Deduct salvage and re-insurance	3,591 51	
Net cash paid for fire losses		$170,025 71
Cash dividends paid		60,000 00
paid for commissions and brokerage		46,702 37
for salaries of officers and employés		33,093 80
for state and local taxes		18,942 98
for incidentals		24,309 89
Deposits returned on perpetual fire risks	$2,512 25	
Gross cash expenditures		$353,074 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$41,321,771 00	$480,910 87
written during 1880	34,279,066 00	298,367 20
Total	$75,600,837 00	$779,278 07
Deduct risks expired and terminated	31,893,447 00	285,023 88
In force at end of year	$43,707,390 00	$494,254 19
Deduct amount re-insured	575,727 00	5,318 93
Net amount in force	$43,131,663 00	$488,935 26
Perpetual risks in force	$2,519,348 00	$67,766 61

Miscellaneous.

Premiums received from organization of company	$5,027,813 17
Losses paid from organization of company	2,242,399 51
Cash dividends declared from organization of company	702,196 00
Dividends declared during the year (20 per cent)	60,000 00
Fire losses incurred during the year	166,450 46
Company's stock owned by directors	96,000 00

GLENS FALLS INSURANCE COMPANY, GLENS FALLS, N.Y.

[Incorporated May, 1849. Commenced business May, 1850.]

Paid-up Capital, $200,000.

R. M. Little, *President.* J. L. Cunningham, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$600,000 00	$652,950 00
First National Bank stock	10,000 00	15,000 00
	$610,000 00	$667,950 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
160 shares First National Bank	$12,000 00	$5,500 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$11,100 00	
Loans on mortgage of real estate (first liens *),	276,567 56	
Interest due or accrued thereon	1,846 29	
Stocks, bonds, etc., as per schedule	667,950 00	
Loans on collateral security as per schedule	5,500 00	
Cash in the office of the company	327 69	
deposited in bank	56,947 21	
Premiums in course of collection (gross)	16,626 45	
Prem's more than three months due, $1,230 29		
Gross assets †		$1,036,865 20

Liabilities.

Losses adjusted unpaid	$19,756 66	
claimed and reported	7,713 92	
disputed or resisted	4,200 00	
Total amount of losses	$31,670 58	
Less re-insurance	750 00	
Net amount of unpaid losses	$30,920 58	
Unearned premiums on outstanding risks	273,384 16	
Commissions and brokerage	2,850 15	
Gross liabilities, except capital		307,154 89
Surplus as regards policy-holders		$729,710 31
Paid-up capital		200,000 00
Surplus over capital		$529,710 31

Income.

Cash received for fire premiums	$331,363 12	
Deduct re-insurance and return premiums	31,410 17	
Net cash received for fire premiums		$299,952 95
Interest received on bonds and mortgages		18,577 54
and dividends received from all other sources		24,462 41
Income from rents		307 00
Gross cash income		$343,299 90

Expenditures.

Cash paid for fire losses	$187,757 96	
Deduct salvage and re-insurance	851 14	
Net cash paid for fire losses		$186,906 82
Cash dividends paid		20,000 00

* Value of lands mortgaged $367,508 00
Value of buildings thereon 295,642 00
Amount of insurance held as collateral 205,875 00

† Including $200,000 special reserve fund, held under New York law.

Cash paid for commissions and brokerage	$52,255 15
for salaries of officers and employés	20,823 70
for state and local taxes	8,073 10
for incidentals	17,896 18
Gross cash expenditures	$305,954 95

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$58,411,132 00	$537,859 16
written during 1880	36,363,057 00	331,363 12
Total	$94,774,189 00	$869,222 28
Deduct risks expired and terminated	36,321,976 00	335,229 42
In force at end of year	$58,452,213 00	$533,992 86
Deduct amount re-insured	463,018 00	3,547 89
Net amount in force	$57,989,195 00	$530,444 97

Miscellaneous.

Premiums received from organization of company	$4,194,377 69
Losses paid from organization of company	2,388,264 97
Cash dividends declared from organization of company	270,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	175,647 39
Company's stock owned by directors	61,440 00

GREAT WESTERN INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated September, 1855. Commenced business October, 1855.]

Paid-up Capital, $662,080.

Ferdinand Motz, *President.* William T. Lockwood, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$650,000 00	$767,850 00
West India and Panama Telegraph Co. stock,	10,000 00	2,000 00
Sandy Hook and City Island Tel. Co. stock	1,000 00	800 00
	$661,000 00	$770,650 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$32,700 00	
Stocks, bonds, etc., as per schedule	770,650 00	
Cash in the office of the company	315 28	
deposited in b'k and with Eng. bankers	45,549 43	
Premiums in course of collection (gross)	89,814 75	
Notes taken for marine and inland risks	94,286 95	
Gross assets		$1,033,316 41

Liabilities.

Losses adjusted unpaid	$51,700 00	
claimed and reported	78,000 00	
disputed or resisted	42,267 00	
Total amount of losses	$171,967 00	
Less re-insurance	23,000 00	
Net amount of unpaid losses	$148,967 00	
Unearned premiums on outstanding risks	116,768 00	
Re-insurance due	10,845 40	
Unpaid scrip ordered to be redeemed	2,730 00	
Interest due or accrued on scrip	5,944 83	
Dividends to stockholders unpaid	1,562 60	
Miscellaneous	265 70	
Gross liabilities, except capital		$287,083 53
Surplus as regards policy-holders		$746,232 88
Paid-up capital		662,080 00
Surplus over capital		$84,152 88

Income.

Cash rec'd for marine and inland premiums	$1,050,469 63	
Deduct re-insurance and return premiums	319,360 98	
Net cash rec'd for marine and inl'd premiums,		$731,108 65
Unpaid premium notes received during the year	$103,261 97	
Interest and dividends received from all sources		32,472 92
Gross cash income		$763,581 57

Expenditures.

Cash paid for marine and inland losses	$626,203 99	
Deduct salvage and re-insurance	82,998 82	
Net cash paid for marine and inland losses		$543,205 17
Cash dividends paid		59,528 00
Interest paid scrip-holders		48 38
Cash paid for commissions and brokerage		53,471 37
for salaries of officers and employés		34,961 80
for state and local taxes		5,696 67
Gross cash expenditures		$696,911 39

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1879	$5,939,684 00	$71,181 21
written during 1880	110,145,602 00	1,113,590 03
Total	$116,085,286 00	$1,184,771 24
Deduct risks expired and terminated	102,940,716 00	1,050,617 24
In force at end of year	$13,144,570 00	$134,154 00
Deduct amount re-insured	1,703,501 00	17,386 00
Net amount in force	$11,441,069 00	$116,768 00

MISCELLANEOUS.

Premiums received from organization of company	$36,502,981 00
Losses paid from organization of company	25,169,374 63
Cash dividends declared from organization of company	2,895,568 00
Dividends declared during the year (8 per cent)	52,966 00
Marine and inland losses incurred during the year	626,203 99
Company's stock owned by directors	209,760 00

GUARDIAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated February, 1865. Commenced business February, 1865.]

PAID-UP CAPITAL, $200,000.

WILLIAM C. THOMPSON, *President.* WALTER K. PAYE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
District of Columbia bonds	$200,000 00	$208,000 00
Harlem River and Port Chester R.R. bonds	15,000 00	18,000 00
New York, Lake Erie, and W. R.R. bonds	10,000 00	9,750 00
	$225,000 00	$235,750 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Harlem Gas Company	$500 00	$600 00
New York Bowery Insurance Company stock	400 00	
United States bonds	560 00	500 00
New York, Lake Erie, and W. R.R. bonds	475 00	300 00
	$1,935 00	$1,400 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens*),	$23,000 00	
Interest due or accrued thereon	675 00	
Stocks, bonds, etc., as per schedule	235,750 00	
Loans on collateral security as per schedule	1,400 00	
Cash in the office of the company	1,790 10	
deposited in bank	2,281 92	
Interest due and accrued	24 06	
Premiums in course of collection (gross)	8,763 95	
Prem's more than three months due, $167 00		
Gross assets		$273,685 03

* Value of lands mortgaged $20,000 00
Value of buildings thereon 40,000 00
Amount of insurance held as collateral 28,800 00

Liabilities.

Losses claimed and reported	$5,200 00	
disputed or resisted	1,500 00	
Unearned premiums on outstanding risks	37,821 13	
Due and accrued for rents, salaries, etc.	500 00	
for borrowed money	5,000 00	
Commissions and brokerage	900 00	
Gross liabilities, except capital		$50,921 13
Surplus as regards policy-holders		$222,763 90
Paid-up capital		200,000 00
Surplus over capital		$22,763 90

Income.

Cash received for fire premiums	$92,719 05	
Deduct re-insurance and return premiums	13,159 00	
Net cash received for fire premiums		$79,560 05
Interest received on bonds and mortgages		1,412 00
and dividends received from all other sources		9,228 40
Income from all other sources		343 40
Gross cash income		$90,543 85

Expenditures.

Cash paid for fire losses	$74,807 01	
Deduct salvage and re-insurance	678 47	
Net cash paid for fire losses		$74,128 54
Cash dividends paid		13,000 00
paid for commissions and brokerage		17,690 70
for salaries of officers and employés		16,572 50
for state and local taxes		1,027 09
for interest on borrowed money		20 00
for incidentals		8,094 62
Gross cash expenditures		$130,533 45

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$9,981,805 00	$73,749 57
written during 1880	11,160,100 00	92,719 05
Total	$21,141,905 00	$166,468 62
Deduct risks expired and terminated	10,652,560 00	87,797 28
In force at end of year	$10,489,345 00	$78,671 34
Deduct amount re-insured	423,800 00	3,129 72
Net amount in force	$10,065,545 00	$75,541 62

MISCELLANEOUS.

Premiums received from organization of company	$1,261,029 00
Losses paid from organization of company	775,174 00
Cash dividends declared from organization of company	198,000 00
Dividends declared during the year (6½ per cent)	13,000 00
Fire losses incurred during the year	70,742 00
Company's stock owned by directors	80,000 00

HANOVER FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1852. Commenced business April, 1852.]

PAID-UP CAPITAL, $500,000.

BENJAMIN S. WALCOTT, *President.* I. R. LANE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,000,000 00	$1,133,567 50
Brooklyn city bonds	50,000 00	63,100 00
Connecticut state bonds	20,000 00	21,300 00
Missouri state bonds	27,000 00	29,867 50
New York Central Railroad bonds	30,000 00	31,200 00
New York and Harlem Railroad bonds	25,000 00	33,250 00
Erie Railroad mortgage bonds	50,000 00	65,250 00
Union Pacific Railroad bonds	75,000 00	89,375 00
75 shares Metropolitan National Bank	7,500 00	11,250 00
150 " American Exchange Nat'l Bank	15,000 00	18,000 00
100 " Central Trust Company	10,000 00	13,500 00
	$1,309,500 00	$1,509,660 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$1,046 25	$3,150 00
Oregon war bond	2,615 63	
United States bond	1,133 75	1,000 00
Brooklyn Park loan	4,170 00	3,000 00
5 shares National Park Bank	705 00	
25 " Phenix National Bank	500 00	2,500 00
245 " American Coal Company	2,695 00	
15 " Phenix National Bank	300 00	800 00
12 " Germania Fire Insurance Company,	900 00	
100 " American Coal Company	1,100 00	1,000 00
200 " N. Y. Cent. and Hudson Riv. R.R.	31,000 00	25,000 00
100 " N. Y. Cent. and Hudson Riv. R.R.	15,500 00	15,000 00
44 " Manhattan Company	3,300 00	
25 " Hanover National Bank	3,000 00	1,500 00
	$67,965 63	$52,950 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$1,000 00	
Loans on mortgage of real estate (first liens*),	182,750 00	
Interest due or accrued thereon	840 42	
Stocks, bonds, etc., as per schedule	1,509,660 00	
Loans on collateral security as per schedule	52,950 00	
Cash in the office of the company	15,327 57	
deposited in bank	48,290 20	
Interest due and accrued	1,994 50	
Premiums in course of collection (gross)	86,633 59	
Prem's more than three months due, $4,317 39		
Gross assets		$1,899,446 28
Deduct special deposits in other states		86,068 75
Balance		$1,813,377 53

Liabilities.

Losses adjusted unpaid	$20,908 09	
claimed and reported	43,482 71	
disputed or resisted	25,532 73	
Total amount of losses	$89,923 53	
Less re-insurance	237 50	
Net amount of unpaid losses	$89,686 03	
Unearned premiums on outstanding risks	475,262 37	
Due and accrued for rent, salaries, etc.	3,871 29	
Gross liabilities, except capital	$568,819 69	
Deduct liabilities on special deposits	22,980 37	
		545,839 32
Surplus as regards policy-holders		$1,267,538 21
Paid-up capital		500,000 00
Surplus over capital		$767,538 21

Income.

Cash received for fire premiums	$785,837 26	
Deduct re-insurance and return premiums	49,963 22	
Net cash received for fire premiums		$735,874 04
Interest received on bonds and mortgages		10,360 39
and dividends received from all other sources		63,346 89
Gross cash income		$809,581 32

* Value of lands mortgaged $157,500 00
Value of buildings thereon 225,000 00
Amount of insurance held as collateral 176,950 00

Expenditures.

Cash paid for fire losses	$322,449 57	
Deduct salvage and re-insurance	7,816 60	
Net cash paid for fire losses		$314,632 97
Cash dividends paid		50,000 00
paid for commissions and brokerage		115,785 97
for salaries of officers and employés		44,971 69
for state and local taxes		16,225 98
for incidentals		119,756 09
Gross cash expenditures		$661,372 70

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$84,867,440 00	$792,155 52
written during 1880	92,718,833 00	787,851 88
Total	$177,586,273 00	$1,580,007 40
Deduct risks expired and terminated	80,316,650 00	643,099 27
In force at end of year	$97,269,623 00	$936,908 13
Deduct amount re-insured	1,473,451 00	10,024 65
Net amount in force	$95,796,172 00	$926,883 48

Miscellaneous.

Premiums received from organization of company	$10,788,387 90
Losses paid from organization of company	5,542,333 21
Cash dividends declared from organization of company	1,034,500 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	326,592 05
Company's stock owned by directors	103,800 00

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

Paid-up Capital, $1,250,000.

George L. Chase, *President.* C. B. Whiting, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Hartford National Bank, Hartford	$51,100 00	$83,804 00
Phœnix National Bank, Hartford	46,700 00	78,456 00
Connecticut River Bank, Hartford	3,000 00	4,000 00
American National Bank, Hartford	15,000 00	22,500 00
Charter Oak National Bank, Hartford	20,000 00	28,000 00
Farmers' and Mechanics' Nat'l B'k, Hartford,	18,200 00	23,660 00
Mercantile National Bank, Hartford	15,000 00	20,550 00
First National Bank, Hartford	17,200 00	21,844 00

	Par value.	Market value.
Ætna National Bank, Hartford	$31,500 00	$42,840 00
City National Bank, Hartford	20,800 00	21,632 00
Conn. Trust and Safe Deposit Co., Hartford	23,000 00	23,230 00
American Exchange National Bank, N.Y.	20,000 00	26,000 00
National Bank of Commerce, New York	10,000 00	15,000 00
Importers' and Traders' National Bank, N.Y.	30,000 00	67,500 00
Bank of America, New York	30,000 00	43,800 00
Manhattan Company Bank, New York	10,000 00	13,400 00
Merchants' National Bank, New York	16,700 00	22,545 00
Union National Bank, New York	8,000 00	12,000 00
Bank of North America, New York	7,000 00	7,000 00
Metropolitan National Bank, New York	22,500 00	34,650 00
Blackstone National Bank, Boston	10,600 00	11,819 00
National Bank of Commerce, Boston	3,200 00	3,936 00
Second National Bank, Boston	10,900 00	16,595 25
Hide and Leather National Bank, Boston	2,400 00	2,844 00
Atlantic National Bank, Boston	3,900 00	6,006 00
First National Bank, Boston	10,000 00	20,400 00
Boylston National Bank, Boston	12,500 00	14,281 25
Merchants' Bank (in liquidation), St. Louis	10,000 00	2,900 00
Union National Bank, Albany	6,200 00	7,130 00
First National Bank, Albany	3,300 00	4,950 00
Montreal Bank, Montreal	30,000 00	50,400 00
Ontario Bank, Bowmansville	13,000 00	12,512 50
Connecticut River Company	12,000 00	3,000 00
Connecticut River Railroad Company	2,000 00	3,200 00
N. Y., New Haven, and Hartford R.R. Co.	70,000 00	122,500 00
United States bonds	256,800 00	283,456 00
Tennessee state bonds	33,000 00	16,830 00
Alabama state bonds, class A	10,000 00	7,400 00
South Carolina consols	14,605 00	14,605 00
Toledo (O.) water-works bonds	5,000 00	5,750 00
Watertown (N.Y.) town bonds	3,500 00	3,500 00
H. River and P. Chester R.R. Co. b'ds (guar.),	50,000 00	61,000 00
City of New Brunswick (N.J.) bonds	45,000 00	47,500 00
Pawtucket (R.I.) town bonds	75,000 00	90,000 00
Dubuque (Io.) city bonds	25,000 00	25,000 00
Des Moines (Io.) city bonds	50,000 00	52,000 00
	$1,183,605 00	$1,501,926 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Chicago and Rock Island Railroad bonds	$28,200 00	$200,000 00
N. Y. Central and Hudson River R.R. bonds	30,600 00	
Lake Erie and Western Railroad bonds	21,125 00	
Western Union Telegraph Company bonds	81,000 00	
C. C. and I. C. Railroad bonds	52,500 00	
Mobile and Ohio Railroad bonds	17,400 00	

	Market value.	Loaned thereon.
United States bonds	$112,500 00	$105,000 00
Ætna Fire Insurance Company stock	25,755 00	6,732 50
Ohio and Mississippi Railroad bonds	115,000 00	60,000 00
	$484,080 00	$371,732 50

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$641,175 60	
Loans on mortgage of real estate (first liens*),	736,800 00	
Interest due or accrued thereon	17,412 18	
Stocks, bonds, etc., as per schedule	1,501,926 00	
Loans on collateral security as per schedule	371,732 50	
Cash in the office of the company	2,261 76	
deposited in various banks	245,299 42	
Interest due and accrued	3,623 50	
Premiums in course of collection (gross)	225,637 91	
Rents due and accrued	4,897 35	
Non-resident tax	10,613 25	
Gross assets		$3,761,379 47
Deduct special deposits in other states		136,508 50
Balance		$3,624,870 97

Liabilities.

Losses adjusted unpaid	$27,830 72	
claimed and reported	70,840 61	
disputed or resisted	20,353 43	
Unearned premiums on outstanding risks	1,189,217 01	
Dividends to stockholders unpaid	1,500 00	
Commissions and brokerage	23,700 00	
Gross liabilities, except capital	$1,333,441 77	
Deduct liabilities on special deposits	73,872 35	
		1,259,569 42
Surplus as regards policy-holders		$2,365,301 55
Paid-up capital		1,250,000 00
Surplus over capital		$1,115,301 55

Income.

Cash received for fire premiums	$1,705,645 59	
Deduct re-insurance and return premiums	110,503 20	
Net cash received for fire premiums		$1,595,142 39

* Value of lands mortgaged $800,000 00
Value of buildings thereon 936,500 00
Amount of insurance held as collateral 649,500 00

Interest received on bonds and mortgages	$61,367 97
and dividends received from all other sources	98,757 18
Income from rents	20,634 58
Gross cash income	$1,775,902 12

Expenditures.

Cash paid for fire losses	$828,975 32
dividends paid	248,500 00
paid for commissions and brokerage	229,353 36
for salaries of officers and employés	113,725 16
for state and local taxes	34,403 33
for incidentals	112,429 93
Gross cash expenditures	$1,567,387 10

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$197,045,538 00	$2,191,512 85
written during 1880	161,547,931 00	1,705,645 59
Total	$358,593,469 00	$3,897,158 44
Deduct risks expired and terminated	152,438,111 00	1,578,698 55
In force at end of year	$206,155,358 00	$2,318,459 89

Miscellaneous.

Premiums received from organization of company	$37,262,184 23
Losses paid from organization of company	23,720,758 26
Cash dividends declared from organization of company	4,063,100 00
Dividends declared during the year (20 per cent)	250,000 00
Fire losses incurred during the year	823,893 62
Company's stock owned by directors	168,600 00

HOFFMAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated May 4, 1864. Commenced business May 4, 1864.]

Paid-up Capital, $200,000.

Marcus F. Hodges, *President.* John D. Macintyre, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$130,000 00	$138,962 50
New York Cent. and Hudson River R.R. b'ds,	20,000 00	30,950 00
American Exchange Bank stock	10,000 00	12,500 00
Bank of the Metropolis stock	7,500 00	9,000 00
Metropolitan Railroad bonds	10,000 00	10,337 50
	$177,500 00	$201,750 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
9 shares Bank of New York	$1,260 00	$950 00
29 " Star Fire Insurance Company	3,480 00	1,800 00
	$4,740 00	$2,750 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$27,458 42	
Loans on mortgage of real estate (first liens*),	66,200 00	
Interest due or accrued thereon	1,470 33	
Stocks, bonds, etc., as per schedule	201,750 00	
Loans on collateral security as per schedule	2,750 00	
Cash in the office of the company	1,803 65	
deposited in bank	25,334 20	
Interest due and accrued	1,016 25	
Premiums in course of collection (gross)	12,271 59	
Gross assets		$340,054 44
Liabilities.		
Losses adjusted unpaid	$8,318 61	
claimed and reported	6,130 40	
disputed or resisted	2,236 47	
Total amount of losses	$16,685 48	
Less re-insurance	384 11	
Net amount of unpaid losses	$16,301 37	
Unearned premiums on outstanding risks	77,671 51	
State and local taxes	1,875 00	
Commissions and brokerage	1,018 35	
Return premiums	70 59	
Gross liabilities, except capital		96,936 82
Surplus as regards policy-holders		$243,117 62
Paid-up capital		200,000 00
Surplus over capital		$43,117 62
Income.		
Cash received for fire premiums	$160,644 62	
Deduct re-insurance and return premiums	16,932 47	
Net cash received for fire premiums		$143,712 15
Interest received on bonds and mortgages		7,886 75
and dividends received from all other sources		8,205 18
Income from rents		2,437 10
Gross cash income		$162,241 18

* Value of lands mortgaged $54,400 00
Value of buildings thereon 82,600 00
Amount of insurance held as collateral . . . 63,600 00

Expenditures.

Cash paid for fire losses	$89,510 13	
Deduct salvage and re-insurance	1,923 11	
Net cash paid for fire losses		$87,587 02
Cash paid for marine and inland losses		115 91
dividends paid		20,000 00
paid for commissions and brokerage		24,755 57
for salaries of officers and employés		19,000 00
for state and local taxes		872 59
for incidentals		20,056 98
Gross cash expenditures		$172,388 07

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$13,939,298 00	$137,240 47
written during 1880	18,934,040 00	165,493 72
Total	$32,873,338 00	$302,734 19
Deduct risks expired and terminated	16,988,682 00	146,946 58
In force at end of year	$15,884 656 00	$155,787 61
Deduct amount re-insured	476,539 00	4,032 85
Net amount in force	$15,408,117 00	$151,754 76
Marine risks outstanding Dec. 31, 1879	$2,500 00	$125 00
Deduct risks expired and terminated	2,500 00	125 00

Miscellaneous.

Premiums received from organization of company	$2,270,762 24
Losses paid from organization of company	1,429,804 13
Cash dividends declared from organization of company	170,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	90,826 17
Marine and inland losses incurred during the year	115 91
Company's stock owned by directors	43,050 00

HOME INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Paid-up Capital, $3,000,000.

Charles J. Martin, *President.* John H. Washburn, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$3,300,000 00	$3,584,000 00
Mississippi state warrants	20,000 00	20,000 00
New York city bonds	35,000 00	36,750 00

	Par value.	Market value.
Brooklyn city bonds	$50,000 00	$62,500 00
Watertown city bonds	70,000 00	73,500 00
New York Cent. and Hudson R. R.R. stock	100,000 00	154,000 00
Lake Shore and Mich. Southern R.R. bonds	34,000 00	35,700 00
100 shares Hanover National Bank	10,000 00	11,000 00
200 " American Exchange National Bank,	20,000 00	24,000 00
80 " Fourth National Bank	8,000 00	9,280 00
125 " St. Nicholas National Bank	12,500 00	13,750 00
225 " Metropolitan National Bank	22,500 00	33,750 00
200 " Mercantile National Bank	20,000 00	21,000 00
300 " Merchants' Exchange Nat'l Bank	15,000 00	14,700 00
160 " Chatham National Bank	4,000 00	4,400 00
200 " National Bank of the Republic	20,000 00	25,600 00
100 " National Bank of Commerce	10,000 00	14,500 00
150 " Nat'l Butchers' and Drovers' Bank,	3,750 00	3,862 50
200 " Bank of America	20,000 00	28,400 00
200 " Manhattan Company	10,000 00	13,500 00
	$3,784,750 00	$4,184,192 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares St. Nicholas National Bank	$1,100 00	$400 00
United States bonds	5,075 00	4,500 00
227 shares Union Trust Company	39,725 00	23,500 00
10 " St. Nicholas National Bank	1,100 00	
457 " Long Island Bank	22,850 00	18,000 00
United States bonds	3,933 12	3,100 00
11 shares National Bank of Commerce	1,595 00	1,000 00
100 " Lake Shore and Mich. South'n R.R.	13,800 00	2,580 63
35 " Importers' and Traders' Nat'l B'k,	8,050 00	
St. Paul and Sioux City Railroad bonds	15,750 00	10,000 00
300 shares National Bank of the Republic	38,400 00	28,000 00
100 " New York Cent. and Hud. R. R.R.	15,400 00	15,000 00
30 " St. Nicholas National Bank	3,300 00	
Scotland county (Mo.) bonds	3,000 00	
23 shares Metropolitan National Bank	3,450 00	5,000 00
100 " Island City Bank	3,750 00	
20 " Merchants' Exchange Nat'l Bank	980 00	
48 " National Broadway Bank	2,940 00	2,000 00
100 " New York Cent. and Hud. R. R.R.	15,400 00	7,000 00
Fonda, Johnstown, and Glov. R R. bonds	57,500 00	40,000 00
Toledo, Delphos, and Burlington R.R. bonds	79,200 00	
New Haven and Northampton R R. bonds	2,400 00	2,300 00
49 shares New Haven County Bank	539 00	
Lehigh and Wilkesbarre R.R. bonds	21,000 00	100,000 00
Chicago and North-Western R.R. bonds	25,600 00	
Central Railroad of New Jersey bonds	34,800 00	
100 shares New York Cent. and Hud. R. R.R.	15,400 00	
United States bonds	34,060 00	

	Market value.	Loaned thereon.
660 shares Chatham National Bank	$18,150 00	$16,500 00
Central Iowa Railroad bonds	5,700 00	4,000 00
5 shares American Exchange National Bank	600 00	500 00
25 " Irving National Bank	1,406 25	1,250 00
30 " Citizens' Insurance Company	1,230 00	
Wabash Railroad bonds	12,720 00	13,000 00
Lake Erie and Western Railroad	3,285 00	
130 shares Manhattan Gas-Light Company	11,050 00	20,000 00
300 " Brooklyn City Railroad	5,100 00	
125 " Forty-sec. and Grand st. Ferry R.R.	21,250 00	
Pittsburg, Ft. W., and Chicago R R. bonds	1,400 00	1,800 00
Houston and Texas Railroad bonds	1,127 50	
200 shares Chatham National Bank	5,500 00	5,000 00
20 " National Park Bank	2,820 00	1,000 00
Columbus and Hocking Valley R.R. bonds	1,000 00	250 00
United States bonds	3,933 12	3,000 00
	$566,368 99	$328,680 63

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$51,952 51	
Loans on mortgage of real estate (first liens *),	1,861,808 00	
Interest due or accrued thereon	41,862 08	
Stocks, bonds, etc., as per schedule	4.184,192 50	
Loans on collateral security as per schedule	328,680 63	
Cash deposited in various banks	256,116 67	
Interest due and accrued	17,807 60	
Premiums in course of collection (gross)	118,085 15	
Prem's more than three months due, $1,984 16		
Gross assets		$6,860,505 14
Deduct special deposits in other states		184,750 00
Balance		$6,675,755 14

Liabilities.

Losses adjusted unpaid	$50,223 61	
claimed and reported	176,030 75	
disputed or resisted	44,899 46	
Total amount of losses	$271,153 82	
Less re-insurance	3,667 66	
Net amount of unpaid losses	$267,486 16	

* Value of lands mortgaged $2,290,500 00
Value of buildings thereon 1,975,550 00
Amount of insurance held as collateral . . . 1,533,250 00

Unearned premiums on outstanding risks,	$1,931,273 00	
State and local taxes	22,500 00	
Gross liabilities, except capital	$2,221,259 16	
Deduct liabilities on special deposits	105,273 42	
		$2,115,985 74
Surplus as regards policy-holders		$4,559,769 40
Paid-up capital		3,000,000 00
Surplus over capital		$1,559,769 40

Income.

Cash received for fire premiums	$2,769,503 65	
Deduct re-insurance and return premiums	245,363 42	
Net cash received for fire premiums		$2,524,140 23
Interest received on bonds and mortgages		107,642 80
and dividends received from all other sources		176,953 19
Gross cash income		$2,808,736 22

Expenditures.

Cash paid for fire losses	$1,344,797 64	
Deduct salvage and re-insurance	43,085 45	
Net cash paid for fire losses		$1,301,712 19
Cash dividends paid		300,000 00
paid for commissions and brokerage		457,703 82
for salaries of officers and employés		246,372 20
for state and local taxes		38,811 82
for incidentals		197,545 36
Gross cash expenditures		$2,542,145 39

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$349,791,990 00	$3,659,124 00
written during 1880	298,087,980 00	2,769,503 65
Total	$647,879,970 00	$6,428,627 65
Deduct risks expired and terminated	291,836,187 00	2,614,023 65
In force at end of year	$356,043,783 00	$3,814,604 00
Deduct amount re-insured	1,262,011 00	18,212 00
Net amount in force	$354,781,772 00	$3,796,392 00

Miscellaneous.

Premiums received from organization of company	$50,931,551 35
Losses paid from organization of company	31,282,295 74
Cash dividends declared from organization of company	5,215,000 00
Dividends declared during the year (10 per cent)	300,000 00
Fire losses incurred during the year	1,320,433 54
Company's stock owned by directors	422,600 00

HOWARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1825. Commenced business April 19, 1825.]

PAID-UP CAPITAL, $500,000.

HENRY A. OAKLEY, *President.* CHARLES A. HULL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$400,000 00	$488,455 00
New York city and county bonds	15,000 00	16,500 00
Delaware and Hudson Canal Company bonds	30,000 00	32,800 00
United New Jersey R.R. and Canal bonds	4,000 00	4,800 00
National Bank of Commerce stock	2,800 00	4,060 00
Metropolitan National Bank stock	7,500 00	11,250 00
American Exchange National Bank stock	16,000 00	20,160 00
Merchants' National Bank stock	650 00	845 00
Phenix National Bank stock	2,800 00	2,940 00
Manhattan Gas-Light Company bonds	2,500 00	4,375 00
New York Gas-Light Company bonds	5,000 00	5,000 00
Buffalo, B., and Pittsburg Railroad bonds	10,000 00	11,000 00
Lake Erie and Western Railroad bonds	3,000 00	3,300 00
Bank of Manhattan stock	1,500 00	2,175 00
	$500,750 00	$607,660 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$115,000 00	
Loans on mortgage of real estate (first liens*),	26,400 00	
Interest due or accrued thereon	761 67	
Stocks, bonds, etc., as per schedule	607,660 00	
Cash in the office of the company	328 81	
deposited in bank	34,336 36	
Interest due and accrued	2,542 50	
Premiums in course of collection (net)	25,216 87	
Rents due and accrued	537 50	
Gross assets		$812,783 71

LIABILITIES.

Losses claimed and reported	$14,576 10	
disputed or resisted	300 00	
Unearned premiums on outstanding risks	149,098 09	
Gross liabilities, except capital		163,974 19
Surplus as regards policy-holders		$648,809 52
Paid-up capital		500,000 00
Surplus over capital		$148,809 52

* Value of lands mortgaged $41,800 00
Value of buildings thereon 46,000 00
Amount of insurance held as collateral 14,500 00

Income.

Cash received for fire premiums	$288,247 03	
Deduct re-insurance and return premiums	33,258 88	
Net cash received for fire premiums		$254,988 15
Interest received on bonds and mortgages		2,495 50
and dividends received from all other sources		28,638 65
Income from rents		3,821 13
from all other sources		913 63
Gross cash income		$290,857 06

Expenditures.

Cash paid for fire losses	$109,142 07	
Deduct salvage and re-insurance	3,723 17	
Net cash paid for fire losses		$105,418 90
Cash dividends paid		50,000 00
paid for commissions and brokerage		37,958 60
for salaries of officers and employés		32,238 54
for state and local taxes		8,659 74
for interest on borrowed money		150 48
for incidentals		30,391 18
Gross cash expenditures		$264,817 44

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$25,977,594 00	$226,605 85
written during 1880	37,622,965 00	294,827 60
Total	$63,600,559 00	$521,433 45
Deduct risks expired and terminated	31,523,833 00	225,552 61
In force at end of year	$32,076,726 00	$295,880 84
Deduct amount re-insured	1,026,330 00	8,505 34
Net amount in force	$31,050,396 00	$287,375 50

Miscellaneous.

Premiums received from March, 1836	$6,872,542 00
Losses paid from March, 1836	4,554,148 00
Cash dividends declared from March, 1836	2,080,875 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	106,464 31
Company's stock owned by directors	59,150 00

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENN.

[Incorporated April 14, 1794. Commenced business 1792.]

PAID-UP CAPITAL, $2,000,000.

CHARLES PLATT, *President.* MATTHIAS MARIS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$800,000 00	$813,000 00
Baltimore city loan	200,000 00	220,000 00
Pennsylvania state loan	509,000 00	591,185 00
New Jersey state bonds	54,000 00	64,800 00
Delaware state bonds	10,000 00	12,000 00
Connecticut state bonds	52,000 00	62,400 00
Philadelphia city bonds, 6s	100,000 00	129,000 00
Cincinnati city bonds	58,000 00	75,400 00
Indianapolis city bonds, $7\frac{3}{10}$s	30,000 00	37,500 00
Hartford city bonds, 6s	50,000 00	62,500 00
Rochester city bonds, 7s	25,000 00	31,500 00
Fall River city bonds, 5s (gold)	30,000 00	31,500 00
Toledo city bonds, 8s	21,000 00	26,250 00
Harrisburg city bonds, 6s	15,000 00	17,550 00
Providence city bonds, 4s (gold)	25,000 00	26,250 00
Newark city bonds, 4s	20,000 00	23,400 00
Cleveland city bonds, 7s	36,500 00	45,625 00
Boston city bonds, 6s	200,000 00	240,000 00
Williamsport city bonds, 6s	3,000 00	1,500 00
Dayton city bonds, 8s	11,000 00	13,860 00
Burlington city bonds, 8s	12,000 00	12,000 00
Louisville and Nashville R.R. Co.'s bonds	50,000 00	52,250 00
Pennsylvania Railroad Company bonds	400,000 00	434,000 00
Delaware Railroad loan (guaranteed)	25,000 00	29,500 00
Chesapeake and Delaware Canal Co. bonds, 6s,	37,000 00	30,710 00
North Pennsylvania Railroad bonds	35,000 00	37,625 00
Belvidere and Delaware R.R. mortgage bonds,	50,000 00	55,000 00
Delaware Division Canal Company bonds, 6s	15,000 00	12,750 00
Delaware and Raritan Canal Co. and C. and A. R.R. and Transportation Company	11,000 00	11,770 00
Lehigh Coal and Navigation Company bonds	9,500 00	10,700 00
Lehigh Valley Railroad Company bonds	75,000 00	93,437 00
Penn. and N. Y. Canal and R.R. b'ds (guar.),	30,000 00	37,200 00
Phila. and Reading Railroad Company bonds	433,000 00	513,000 00
Lehigh Valley R.R. Company mortgage bonds,	50,000 00	58,000 00
Little Schuylkill Nav. and R.R. Co. bonds	30,000 00	32,100 00
Easton and Amboy R.R. Company's bonds	63,000 00	66,150 00
William Cramp & Sons' dry docks bonds	26,000 00	26,000 00
Phila., Wil., and Baltimore Railroad bonds	39,000 00	46,020 00

	Par value.	Market value.
Steam-tug "North America"	$54,543 05	$54,543 05
100 shares Philadelphia National Bank	10,000 00	20,100 00
228 " Chesapeake and Delaware Canal Co.	11,400 00	4,560 00
50 " Sandy Hook Quarantine and C. I. Telegraph Company	1,000 00	1,000 00
Mutual Insurance scrip	17,970 00	17,970 00
	$3,734,913 05	$4,181,605 05

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
60 shares Insurance Co. of North America	$1,980 00	$600 00
13 " Germania Insurance Company	1,950 00	650 00
New Jersey Car Trust Certificates	63,000 00	30,000 00
9 shares Pennsylvania Company for Insurances on Lives, etc.	2,295 00	1,200 00
600 " Lehigh Valley Railroad Company	34,650 00	30,000 00
100 " Delaware Division Canal Company,	3,800 00	
	$107,675 00	$62,450 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$277,149 17	
Loans on mortgage of real estate (first liens *),	1,330,548 37	
Interest due or accrued thereon	28,683 17	
Stocks, bonds, etc., as per schedule	4,181,605 05	
Loans on collateral security as per schedule	62,450 00	
Cash deposited in bank	772,511 16	
Interest due and accrued	343 50	
Premiums in course of collection (gross)	402,058 44	
Notes taken for marine and inland risks	245,587 40	
Gross assets		$7,300,936 26
Deduct special deposits in other states		35,000 00
Balance		$7,265,936 26

Liabilities.

Losses adjusted unpaid	$42,281 00
claimed and reported	456,327 00
disputed or resisted	6,392 00
Unearned premiums on outstanding risks	1,571,419 21
Reclaimable on perpetual fire policies	384,989 89
Amount received on account of increased capital and surplus	318,882 00

* Total value of property mortgaged . . . $2,837,000 00
Amount of insurance held as collateral . . . 880,175 00

Contested state taxes	$65,652 74	
Gross liabilities, except capital	$2,845,943 84	
Deduct liabilities on special deposits	19,115 36	
		$2,826,828 48
Surplus as regards policy-holders		$4,439,107 78
Paid-up capital		2,000,000 00
Surplus over capital		$2,439,107 78

INCOME.

Cash received for fire premiums	$1,582,508 72	
Deduct re-insurance and return premiums	120,679 57	
Net cash received for fire premiums		$1,461,829 15
Cash rec'd for marine and inland premiums,	$2,601,429 05	
Deduct re-insurance and return premiums	391,501 69	
Net cash rec'd for marine and inl'd premiums,		2,209,927 36
Unpaid premium notes received during the year	$245,587 40	
Interest received on bonds and mortgages		80,754 75
and dividends received from all other sources		208,142 40
Income from rents		20,027 09
Deposits received for perpetual fire risks	$33,374 00	
Received for calls on capital	318,882 00	
Gross cash income		$3,980,680 75

EXPENDITURES.

Cash paid for fire losses	$760,882 17	
Deduct salvage and re-insurance	17,656 19	
Net cash paid for fire losses		$743,225 98
Cash paid for marine and inland losses	$2,239,132 41	
Deduct salvage and re-insurance	451,167 10	
Net cash paid for marine and inland losses		1,787,965 31
Cash dividends paid		400,000 00
paid for commissions and brokerage		417,969 20
for salaries of officers and employés		128,900 00
for state and local taxes		127,143 41
for incidentals		206,343 67
Deposits returned on perpetual fire risks	$13,346 91	
Gross cash expenditures		$3,811,547 57

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$168,411,876 00	$1,993,263 19
written during 1880	153,046,953 00	1,582,508 72
Total	$321,458,829 00	$3,575,771 91
Deduct risks expired and terminated	133,617,139 00	1,385,593 60
In force at end of year	$187,841,690 00	$2,190,178 31
Perpetual risks in force	14,518,245 00	405,252 51
Marine risks outstanding Dec. 31, 1879	$27,566,099 00	$445,865 76
written during 1880	290,095,128 00	2,601,429 05
Total	$317,661,227 00	$3,047,294 81
Deduct risks expired and terminated	275,638,253 00	2,600,646 07
In force at end of year	$42,022,974 00	$446,648 74

Miscellaneous.

Premiums received from organization of company	$57,339,272 14
Losses paid from organization of company	41,976,290 26
Cash dividends declared from organization of company,	6,253,731 78
Dividends declared during the year (20 per cent)	400,000 00
Fire losses incurred during the year	750,641 92
Marine and inland losses incurred during the year	1,812,965 31
Company's stock owned by directors	230,840 00

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PENN.

[Incorporated April 18, 1794. Commenced business Nov. 5, 1794.]

Paid-up Capital, $200,000.

Henry D. Sherrerd, *President.* Jos. H. Hollinshead., *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
20 shares Philadelphia Bank	$2,000 00	$4,260 00
284 " Lehigh Valley Railroad Company	14,200 00	16,188 00
20 " Philadelphia and So. Mail S.S. Co.	2,500 00	20 00
5 " Susq. and York Turnpike Co.	500 00	275 00
10 " Easton and W. Turnpike Company,	250 00	50 00
Schuylkill Navigation Company bonds	3,000 00	2,190 00
Chesapeake and Delaware Canal Co. bonds	5,000 00	4,100 00
Lehigh Coal and Navigation Company bonds	10,000 00	10,500 00
Philadelphia city bonds	30,000 00	37,500 00
Pennsylvania Railroad bonds	15,000 00	15,000 00

	Par value.	Market value.
Harrisburg, P., Mt. J., and L. R.R. bonds	$15,000 00	$15,750 00
Camden and A. Railroad and Delaware and Raritan Canal and T. Company bonds	5,000 00	5,700 00
North Pennsylvania Railroad bonds	10,000 00	10,600 00
West Jersey Railroad bonds	30,000 00	30,000 00
Delano Land Company bonds	10,000 00	10,000 00
American Steamship Company bonds	10,000 00	11,000 00
United States bonds	10,000 00	11,187 50
Railway Equipment Trust of Penn. bonds	2,000 00	2,020 00
Mutual Insurance Company scrip	244 50	244 50
New York Car Trust Loan	20,000 00	20,200 00
Philadelphia and Reading R.R. Co. certif.	10,100 00	9,948 50
	$204,794 50	$216,733 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
300 shares Bethlehem Iron Company	$22,500 00	$15,000 00
Delaware Bridge Company bonds	11,000 00	10,000 00
Syracuse, Geneva, and Corning R.R. bonds	23,100 00	20,000 00
New Jersey Car Trust bonds	10,100 00	10,000 00
92 shares Continental Hotel Company	5,520 00	
169 " North Pennsylvania Railroad	9,464 00	
100 " Girard Life A. and T. Company	4,000 00	25,000 00
171 " Delaware Mutual S. Ins. Company,	6,840 00	
International Navigation Company bonds	10,500 00	
1250 shares Lehigh Valley Railroad	72,187 50	50,000 00
38 " American Linen Company	30,400 00	12,000 00
New Jersey Car Trust bonds	13,130 00	
Car Trust of New York	11,110 00	25,000 00
New York and Pacific Car Trust	4,000 00	
Car Trust of New York	14,140 00	12,000 00
300 shares Mine Hill and S. Haven Railroad	17,100 00	12,975 00
Personal note (on demand)	—	12,000 00
	$265,091 50	$203,975 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$56,822 83
Loans on mortgage of real estate (first liens *),	135,250 00
Interest due or accrued thereon	4,205 50
Stocks, bonds, etc., as per schedule	216,733 50
Loans on collateral security as per schedule	203,975 00
Cash in the office of the company	496 17
deposited in bank	21,286 06
Interest due and accrued	3,045 30

* Value of lands mortgaged $107,300 00
Value of buildings thereon 158,230 00
** Amount of insurance held as collateral . . 109,100 00

Premiums in course of collection (gross)	$41,309 56	
Notes taken for marine and inland risks	15,737 56	
Re-insurance perpetual deposits	1,600 00	
Gross assets		$700,461 48

LIABILITIES.

Losses adjusted unpaid	$39,087 00	
Unearned premiums on outstanding risks	137,271 03	
Reclaimable on perpetual fire policies	80,315 65	
Dividends to stockholders unpaid	405 00	
Commissions and brokerage	3,756 80	
Gross liabilities, except capital		260,835 48
Surplus as regards policy-holders		$439,626 00
Paid-up capital		200,000 00
Surplus over capital		$239,626 00

INCOME.

Cash received for fire premiums	$193,335 97	
Deduct re-insurance and return premiums	22,111 80	
Net cash received for fire premiums		$171,224 17
Cash rec'd for marine and inland premiums	$183,310 30	
Deduct re-insurance and return premiums	52,629 86	
Net cash rec'd for marine and inl'd premiums,		130,680 44
Unpaid premium notes received during the year	$15,737 56	
Interest received on bonds and mortgages		8,206 86
and dividends received from all other sources		17,624 21
Income from rents		1,224 82
Profit and loss account		513 23
Gross cash income		$329,473 73

EXPENDITURES.

Cash paid for fire losses	$93,723 27	
Deduct salvage and re-insurance	1,207 29	
Net cash paid for fire losses		$92,515 98
Cash paid for marine and inland losses	$118,377 48	
Deduct salvage and re-insurance	19,977 63	
Net cash paid for marine and inland losses		98,399 85
Cash dividends paid		23,868 00
paid for commissions and brokerage		43,654 24
for salaries of officers and employés		12,200 00
for state and local taxes		5,296 35
for incidentals		20,069 65
Deposits returned on perpetual fire risks	$1,910 00	
Gross cash expenditures		$296,004 07

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$18,118,297 00	$160,870 57
written during 1880	21,387,809 00	193,335 97
Total	$39,506,106 00	$354,206 54
Deduct risks expired and terminated	19,145,331 00	162,529 06
In force at end of year	$20,360,775 00	$191,677 48
Deduct amount re-insured	448,815 00	3,950 97
Net amount in force	$19,911,960 00	$187,726 51
Marine risks outstanding Dec. 31, 1879	$2,120,542 00	$39,857 23
written during 1880	19,507,744 00	183,310 30
Total	$21,628,286 00	$223,167 53
Deduct risks expired and terminated	19,557,309 00	178,337 44
In force at end of year	$2,070,977 00	$44,830 09
Deduct amount re-insured	162,778 00	2,507 83
Net amount in force	$1,908,199 00	$42,322 26

Miscellaneous.

Premiums received from organization of company	$16,065,350 00
Losses paid from organization of company	13,544,827 00
Cash dividends declared from organization of company	4,004,406 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	97,548 00
Marine and inland losses incurred during the year	113,156 00
Company's stock owned by directors	26,200 00

IRVING INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

Paid-up Capital, $200,000.

Martin L. Crowell, *President.* William A. Magarical, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$195,000 00	$208,800 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Irving National Bank	$1,300 00	$2,750 00
20 " Third-avenue Railroad	3,900 00	
5 " Mercantile Insurance Company	450 00	300 00
40 " Lorillard Insurance Company	720 00	1,100 00
6 " National Exchange Bank	600 00	
	$6,970 00	$1,150 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$37,600 00	
Interest due or accrued thereon	188 00	
Stocks, bonds, etc., as per schedule	208,800 00	
Loans on collateral security as per schedule	4,150 00	
Cash deposited in bank	350 96	
Interest due and accrued	1,021 75	
Premiums in course of collection (gross)	5,724 04	
Prem's more than three months due, $160 00		
Gross assets		$257,834 75

Liabilities.

Losses claimed and reported	$1,334 20	
disputed or resisted	330 00	
Unearned premiums on outstanding risks	35,679 40	
Due and accrued for rent, salaries, etc.	533 33	
State and local taxes	350 00	
Commissions and brokerage	442 00	
Gross liabilities, except capital		38,668 93
Surplus as regards policy-holders		$219,165 82
Paid-up capital		200,000 00
Surplus over capital		$19,165 82

Income.

Cash received for fire premiums	$77,212 99	
Deduct re-insurance and return premiums	4,028 57	
Net cash received for fire premiums		$73,184 42
Interest received on bonds and mortgages		2,412 00
and dividends received from all other sources		7,989 01
Gross cash income		$83,585 43

Expenditures.

Cash paid for fire losses	$39,788 48	
Deduct salvage and re-insurance	529 72	
Net cash paid for fire losses		$39,258 76
Cash dividends paid		14,325 50
paid for commissions and brokerage		11,594 81
for salaries of officers and employés		7,600 00
for state and local taxes		854 34
for interest on borrowed money		162 08
for incidentals		7,124 61
Gross cash expenditures		$80,920 10

* Value of lands mortgaged $58,500 00
Value of buildings thereon 55,500 00
Amount of insurance held as collateral . . . 41,550 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$7,130,060 00	$67,122 66
written during 1880	8,752,989 00	76,824 66
Total	$15,883,049 00	$143,947 32
Deduct risks expired and terminated	8,586,934 00	72,207 48
In force at end of year	$7,296,115 00	$71,739 84
Deduct amount re-insured	58,346 00	421 05
Net amount in force	$7,237,769 00	$71,318 79

Miscellaneous.

Premiums received from organization of company	$785,031 54
Losses paid from organization of company	460,519 37
Cash dividends declared from organization of company	151,000 00
Dividends declared during the year (7 per cent)	14,000 00
Fire losses incurred during the year	34,051 27
Company's stock owned by directors	89,000 00

JEFFERSON INSURANCE COMPANY IN THE CITY OF NEW YORK, N.Y.

[Incorporated March 4, 1824. Commenced business March 31, 1824.]

Paid-up Capital, $200,010.

Samuel E. Belcher, *President.* William B. Flowery, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$330,000 00	$348,120 00
100 shares New York and Harlem Railroad	5,000 00	9,900 00
	$335,000 00	$358,020 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares New York Bowery Insurance Co	$1,500 00	$500 00
Union Pacific Railroad bonds	2,340 00	1,500 00
20 shares New York Gas-Light Company	2,040 00	1,700 00
30 " Fireman's Insurance Company, N.Y.	515 10	
50 " N. Y., Providence, and Boston R.R.	6,250 00	3,250 00
68 " Tradesmen's Nat'l Bank, New York,	2,992 00	2,000 00
United States bonds	11,237 50	8,000 00
	$26,874 60	$16,950 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens*),	$138,825 00	
Interest due or accrued thereon	3,444 62	
Stocks, bonds, etc., as per schedule	358,020 00	
Loans on collateral security as per schedule	16,950 00	
Cash in the office of the company	16,314 31	
deposited in various banks	984 91	
Interest due and accrued	5,843 66	
Premiums in course of collection (gross)	4,313 96	
Gross assets		$544,696 46

Liabilities.

Losses claimed and reported	$394 84	
disputed or resisted	3,000 00	
Unearned premiums on outstanding risks	29,806 73	
Unpaid scrip ordered to be redeemed	806 40	
Interest due or accrued on scrip	790 29	
Dividends to stockholders unpaid	1,294 50	
Due and accrued for rent	500 00	
State and local taxes	3,696 92	
Commissions and brokerage	524 55	
Return premiums	443 54	
Re-insurance	48 54	
Gross liabilities, except capital and scrip		41,306 31
Surplus as regards policy-holders		$503,390 15
Paid-up capital	$200,010 00	
Scrip outstanding not ordered to be redeemed,	200,816 40	
		400,826 40
Surplus over capital and scrip		$102,563 75

Income.

Cash received for fire premiums	$59,615 29	
Deduct re-insurance and return premiums	7,493 00	
Net cash received for fire premiums		$52,122 29
Interest received on bonds and mortgages		9,475 63
and dividends received from all other sources		18,047 71
Gross cash income		$79,645 63

Expenditures.

Cash paid for fire losses	$16,368 32	
Deduct salvage and re-insurance	822 11	
Net cash paid for fire losses		$15,546 21
Cash dividends paid		19,897 50

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* Value of lands mortgaged $214,300 00
Value of buildings thereon 194,050 00
Amount of insurance held as collateral . . . 161,400 00

Cash paid for redemption of scrip	$28 20
Interest paid scrip-holders	11,808 25
Cash paid for commissions and brokerage	2,321 69
for salaries of officers and employés	12,308 33
for state and local taxes	842 53
for rent	3,000 00
for incidentals	3,256 79
Gross cash expenditures	$69,009 50

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,760,636 00	$44,829 79
written during 1880	15,197,761 00	65,558 46
Total	$25,958,397 00	$110,388 25
Deduct risks expired and terminated	12,925,927 00	50,795 54
In force at end of year	$13,032,460 00	$59,592 71
Deduct amount re-insured	345,733 00	1,235 57
Net amount in force	$12,686,737 00	$58,357 14

Miscellaneous.

Premiums received from organization of company	$3,927,171 04
Losses paid from organization of company	1,755,732 40
Cash dividends declared from organization of company	1,534,884 61
Dividends declared during the year (10 per cent)	20,001 00
Fire losses incurred during the year	13,924 70
Company's stock owned by directors	33,770 00

KNICKERBOCKER FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1787. Commenced business 1787.]

Paid-up Capital, $280,000.

Peter V. King, *President.* Edmund W. Albro, *Secretary.*

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$100,000 00
Loans on mortgage of real estate (first liens *),	48,900 00
Interest due or accrued thereon	489 00
United States bonds	155,389 37
Cash in the office of the company	415 71
deposited in various banks	9,542 98
Interest due and accrued	82 22

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* Value of lands mortgaged $116,070 50
Value of buildings thereon 52,429 50
Amount of insurance held as collateral 46,600 00

Premiums in course of collection (gross)	$4,515 73	
Rents due and accrued	741 66	
Gross assets		$320,076 67

Liabilities.

Losses claimed and reported	$4,224 73	
disputed or resisted	745 00	
Unearned premiums on outstanding risks	32,356 28	
Due and accrued for rent, salaries, etc.	50 00	
Commissions and brokerage	403 14	
Gross liabilities, except capital		37,779 15
Surplus as regards policy-holders		$282,297 52
Paid-up capital		280,000 00
Surplus over capital		$2,297 52

Income.

Cash received for fire premiums	$92,909 57	
Deduct re-insurance and return premiums	2,625 62	
Net cash received for fire premiums		$90,283 95
Interest received on bonds and mortgages		4,416 59
and dividends received from all other sources		8,985 74
Income from rents		4,175 00
Gross cash income		$107,861 28

Expenditures.

Cash paid for fire losses	$69,758 93	
Deduct salvage and re-insurance	1,522 57	
Net cash paid for fire losses		$68,236 36
Cash paid for commissions and brokerage		4,587 54
for salaries of officers and employés		12,780 00
for state and local taxes		3,019 99
for incidentals		30,870 81
Gross cash expenditures		$119,494 70

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$16,371,944 00	$75,400 84
written during 1880	17,521,941 00	85,315 07
Total	$33,893,885 00	$160,715 91
Deduct risks expired and terminated	20,734,872 00	89,882 48
In force at end of year	$13,159,013 00	$70,833 43
Deduct amount re-insured	614,101 00	3,280 78
Net amount in force	$12,544,912 00	$67,552 65

MISCELLANEOUS.

Premiums received since 1846	$2,289,247 45
Losses paid since 1846	811,620 50
Cash dividends declared since 1846	1,316,000 00
Fire losses incurred during the year	59,586 74
Company's stock owned by directors	46,440 00

LAMAR INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 3, 1872. Commenced business April 3, 1872.]

PAID-UP CAPITAL, $200,000.

A. R. FROTHINGHAM, *President.* WILLIAM R. MACDIARMID, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$215,000 00	$218,225 00
40 shares National Bank of Commerce	4,000 00	5,880 00
50 " National Bank of the Republic	5,000 00	6,500 00
54 " St. Nicholas National Bank	5,400 00	5,940 00
	$229,400 00	$236,545 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
16 shares Mechanics' National Bank	$1,480 00	$500 00
40 " Brooklyn Gas-Light Company	1,050 00	800 00
20 " Farragut Fire Insurance Company	1,200 00	1,500 00
50 " Firemen's Insurance Company	850 00	
25 " Star Fire Insurance Company	2,875 00	2,000 00
48 " Long Island Bank	2,400 00	4,000 00
Queens county bonds	2,000 00	
109 shares National Park Bank	15,260 00	10,000 00
	$27,115 00	$18,800 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens*),	$47,885 00
Interest due or accrued thereon	377 00
Stocks, bonds, etc., as per schedule	236,545 00
Loans on collateral security as per schedule	18,800 00
Cash in the office of the company	691 74
deposited in various banks	6,201 24
Premiums in course of collection (gross)	14,595 27
Notes taken for marine and inland risks	1,069 56

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* Value of lands mortgaged $35,500 00
Value of buildings thereon 80,500 00
Amount of insurance held as collateral 47,885 00

Rents due and accrued	$791 68	
Salvages	2,833 22	
Prem's more than three months due, $5,272 42		
Gross assets		$329,789 71

LIABILITIES.

Losses claimed and reported	$16,580 00	
disputed or resisted	4,450 00	
Unearned premiums on outstanding risks	71,547 10	
Due and accrued for rent, salaries, etc.	2,333 34	
State and local taxes	54 14	
Commissions and brokerage	3,467 70	
Return premiums	666 84	
Gross liabilities, except capital		99,099 12
Surplus as regards policy-holders		$230,690 59
Paid-up capital		200,000 00
Surplus over capital		$30,690 59

INCOME.

Cash received for fire premiums	$148,966 04	
Deduct re-insurance and return premiums	10,461 27	
Net cash received for fire premiums		$138,504 77
Cash received for inland premiums	$46,119 58	
Deduct re-insurance and return premiums	5,868 10	
Net cash received for inland premiums		40,251 48
Unpaid premium notes received during the year	$1,069 56	
Interest received on bonds and mortgages		3,090 78
and dividends received from all other sources		14,045 46
Income from rents		5,541 61
Gross cash income		$201,434 10

EXPENDITURES.

Cash paid for fire losses	$118,956 27	
Deduct salvage and re-insurance	485 57	
Net cash paid for fire losses		$118,470 70
Cash paid for inland losses	$46,681 39	
Deduct salvage and re-insurance	1,269 78	
Net cash paid for inland losses		45,411 61
Cash dividends paid		20,000 00
paid for commissions and brokerage		22,370 89
for salaries of officers and employés		17,018 75
for state and local taxes		3,224 99
for incidentals		23,346 19
Gross cash expenditures		$249,843 13

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,895,421 00	$123,280 39
written during 1880	16,407,350 00	150,417 07
Total	$27,302,771 00	$273,697 46
Deduct risks expired and terminated	14,429,498 00	136,014 99
In force at end of year	$12,873,273 00	$137,682 47
Deduct amount re-insured	162,575 00	1,027 59
Net amount in force	$12,710,698 00	$136,654 88
Inland risks outstanding Dec. 31, 1879	$25,000 00	$669 13
written during 1880	13,187,273 00	47,189 14
Total	$13,212,273 00	$47,858 27
Deduct risks expired and terminated	13,007,275 00	42,272 61
In force at end of year	$204,998 00	$5,585 66
Deduct amount re-insured	38,500 00	646 01
Net amount in force	$166,498 00	$4,939 65

Miscellaneous.

Premiums received from organization of company	$1,631,034 38
Losses paid from organization of company	970,068 39
Cash dividends declared from organization of company	140,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	117,612 72
Inland losses incurred during the year	45,635 43
Company's stock owned by directors	52,700 00

LORILLARD INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated December, 1871. Commenced business January, 1872.]

Paid-up Capital, $300,000.

Carlisle Norwood, *President.* E. C. Magnus, *Secretary pro tem.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$190,000 00	$208,250 00
Lake Shore and Michigan Southern R.R. bonds,	26,000 00	34,840 00
	$216,000 00	$243,090 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
80 shares Citizens' Insurance Company	$3,168 00	$2,000 00
10 " Manhattan Life Insurance Company,	3,000 00	
Citizens' Insurance Company reserve fund	800 00	

	Market value.	Loaned thereon.
Union Pacific Railroad bonds	$10,900 00	$50,000 00
400 shares Lake Shore and Mich. So. R.R.	53,600 00	
120 " Chatham National Bank	3,300 00	4,000 00
40 " Oriental National Bank	1,500 00	
	$76,268 00	$56,000 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$36,000 00	
Interest due or accrued thereon	1,080 00	
Stocks, bonds, etc., as per schedule	243,090 00	
Loans on collateral security as per schedule	56,000 00	
Cash in the office of the company	521 14	
deposited in various banks	46,085 19	
Interest due and accrued	1,440 45	
Premiums in course of collection (gross)	18,723 48	
Prem's more than three months due, $836,63		
Gross assets		$402,940 26

Liabilities.

Losses adjusted, unpaid	$5,006 72	
claimed and reported	7,190 00	
disputed or resisted	1,800 00	
Total amount of losses	$13,996 72	
Less re-insurance	1,544 00	
Net amount of unpaid losses	$12,452 72	
Unearned premiums on outstanding risks	74,301 67	
State and local taxes	2,795 06	
Commissions and brokerage	2,808 52	
Return premiums	13 31	
Gross liabilities, except capital		92,371 28
Surplus as regards policy-holders		$310,568 98
Paid-up capital		300,000 00
Surplus over capital		$10,568 98

Income.

Cash received for fire premiums	$161,019 92	
Deduct re-insurance and return premiums	21,618 87	
Net cash received for fire premiums		$139,401 05
Interest received on bonds and mortgages		3,417 64
and dividends received from all other sources		16,825 85
Gross cash income		$159,644 54

* Total value of property mortgaged $86,000 00
Amount of insurance held as collateral . . . 37,000 00

Expenditures.

Cash paid for fire losses	$89,563 90	
Deduct salvage and re-insurance	10,428 01	
Net cash paid for fire losses		$79,135 89
Cash dividends paid		24,000 00
paid for commissions and brokerage		22,725 04
for salaries of officers and employés		22,180 00
for state and local taxes		6,059 45
for incidentals		25,138 95
Gross cash expenditures		$179,239 33

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$19,426,000 00	$144,116 46
written during 1880	22,252,703 00	161,379 78
Total	$41,678,703 00	$305,496 24
Deduct risks expired and terminated	21,074,575 00	145,628 24
In force at end of year	$20,604,128 00	$159,868 00
Deduct amount re-insured	1,255,316 00	10,654 10
Net amount in force	$19,348,812 00	$149,213 90

Miscellaneous.

Premiums received from organization of company	$1,463,811 92
Losses paid from organization of company	654,718 00
Cash dividends declared from organization of company	210,000 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	88,787 72
Company's stock owned by directors	99,675 00

MANHATTAN FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 8, 1872. Commenced business March 30, 1872.]

Paid-up Capital, $250,000.

Andrew J. Smith, *President.* Louis P. Carman, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$270,000 00	$323,000 00
South Carolina state bonds	20,000 00	7,000 00
Central Pacific bonds	1,000 00	1,100 00
New York Mutual Gas-Light stock	15,000 00	12,000 00
Deposit of U. S. currency in Mississippi	10,000 00	10,000 00
	$316,000 00	$353,100 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
75 shares Phenix Insurance Company	$1,800 00	$5,000 00
25 " Buffalo Mutual Gas-Light Company,	2,500 00	
34 " Dry Dock and East Broadway R.R.	4,000 00	2,500 00
16 " Howard Insurance Company	900 00	700 00
32 " Phenix Insurance Company	2,100 00	1,400 00
20 " Lamar Insurance Company	2,200 00	3,875 00
20 " Hoffman Insurance Company	1,000 00	
40 " Lenox Insurance Company	1,100 00	
30 " Atlantic Insurance Company	1,200 00	
60 " Lorillard Insurance Company	1,400 00	
10 " New York Economical Printing Co.	1,500 00	1,000 00
5 " Phenix Insurance Company	325 00	
61 " Howard Insurance Company	3,500 00	3,000 00
Knickerbocker Ice Company stock	1,000 00	800 00
10 shares Relief Fire Insurance Company	500 00	400 00
United States bonds	1,070 00	4,000 00
Knickerbocker Ice Company bonds	2,200 00	
18 shares National Exchange Bank	1,900 00	
3 " Irving Insurance Company	475 00	
United States bonds	2,400 00	2,150 00
15 shares Home Insurance Company	1,900 00	900 00
Kansas and Nebraska Railroad bonds	4,000 00	2,000 00
	$41,970 00	$27,725 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$20,881 96	
Loans on mortgage of real estate (first liens *),	161,167 00	
Interest due or accrued thereon	6,198 97	
Stocks, bonds, etc., as per schedule	353,100 00	
Loans on collateral security as per schedule	27,725 00	
Cash in the office of the company	8,103 47	
deposited in bank	47,679 13	
Interest due and accrued	1,930 08	
Premiums in course of collection (gross)	95,873 05	
Notes taken for marine and inland risks	5,565 06	
Inland claims, re-insurance, etc.	13,318 93	
Gross assets		$741,542 65
Deduct special deposits in other states		52,000 00
Balance		$689,542 65

LIABILITIES.

Losses adjusted unpaid	$29,075 47
claimed and reported	28,675 00
disputed or resisted	7,500 00

* Total value of property mortgaged . . . $403,000 00
Amount of insurance held as collateral . . . 161,800 00

Unearned premiums on outstanding risks	$294,056 63	
Commissions and brokerage	10,000 00	
Gross liabilities, except capital	$369,307 10	
Deduct liabilities on special deposits	14,713 58	
		$354,593 52
Surplus as regards policy-holders		$334,949 13
Paid-up capital		250,000 00
Surplus over capital		$84,949 13

INCOME.

Cash received for fire premiums	$648,974 36	
Deduct re-insurance and return premiums	54,942 25	
Net cash received for fire premiums		$594,032 11
Cash received for inland premiums	$90,303 18	
Deduct re-insurance and return premiums	22,039 88	
Net cash received for inland premiums		68,263 30
Interest received on bonds and mortgages		6,631 81
and dividends received from all other sources		15,800 00
Income from rents		786 00
Gross cash income		$685,513 22

EXPENDITURES.

Cash paid for fire losses	$372,755 22	
Deduct salvage and re-insurance	4,003 55	
Net cash paid for fire losses		$368,751 67
Cash paid for inland losses	$96,460 26	
Deduct salvage and re-insurance	9,590 47	
Net cash paid for inland losses		86,869 79
Cash dividends paid		25,000 00
paid for commissions and brokerage		99,052 48
for salaries of officers and employés		43,099 76
for state and local taxes		16,479 85
for incidentals		55,218 51
Gross cash expenditures		$694,472 06

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$47,209,214 00	$512,823 79
written during 1880	57,726,631 00	634,496 44
Total	$104,935,845 00	$1,147,320 23
Deduct risks expired and terminated	57,283,597 00	585,752 44
In force at end of year	$47,652,248 00	$561,567 79
Deduct amount re-insured	632,847 00	7,362 74
Net amount in force	$47,019,401 00	$551,205 05

		Premiums.
Marine risks outstanding Dec. 31, 1879	$675,053 00	$16,399 99
written during 1880	15,474,693 00	92,112 67
Total	$16,149,746 00	$108,512 66
Deduct risks expired and terminated	15,464,893 00	90,214 19
In force at end of year	$684,853 00	$18,298 47
Deduct amount re-insured	41,000 00	965 15
Net amount in force	$643,853 00	$17,333 32

MISCELLANEOUS.

Premiums received from organization of company	$4,911,128 44
Losses paid from organization of company	3,335,606 26
Cash dividends declared from organization of company	245,000 00
Dividends declared during the year (10 per cent)	25,000 00
Fire losses incurred during the year	460,564 82
Company's stock owned by directors	65,950 00

MANUFACTURERS' AND BUILDERS' FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Nov. 19, 1870. Commenced business Nov. 22, 1870.]

PAID-UP CAPITAL, $200,000.

EDWARD V. LOEW, *President.* J. JAY NESTELL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Eleventh Ward Bank stock	$9,000 00	$9,000 00
N. Y., Lake Erie, and Western R.R. bonds	21,000 00	27,090 00
United States bonds	127,550 00	137,022 00
Chicago, Burlington, and Quincy R.R. stock	2,000 00	3,600 00
N. Y. Central and Hudson River R.R. stock	10,000 00	15,437 50
Illinois Central Railroad stock	10,000 00	12,737 50
Metropolitan Elevated Railroad bonds	10,000 00	10,650 00
	$189,550 00	$215,537 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
204 shares	Grand Central Bank	$2,550 00	$1,490 00
2 "	Sterling Fire Insurance Company	400 00	300 00
110 "	Eleventh Ward Bank	2,750 00	2,000 00
40 "	Ocean Pier and Nav. Company	6,000 00	3,200 00
2 "	Eagle Fire Company	174 40	70 00
20 "	Sterling Fire Insurance Company	1,600 00	1,500 00
40 "	Tradesmen's Fire Insurance Co.	1,050 00	500 00

	Market value.	Loaned thereon.
50 shares Milwaukee and St. Paul Railroad .	$7,688 00	
40 " Sterling Fire Insurance Company .	3,200 00	$10,000 00
40 " Hope Fire Insurance Company .	650 00	
10 " Ocean Pier and Nav. Company .	1,500 00	
	$27,562 40	$19,060 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$201,000 00	
Interest due or accrued thereon . . .	1,384 66	
Stocks, bonds, etc., as per schedule . .	215,537 00	
Loans on collateral security as per schedule .	19,060 00	
Cash in the office of the company . . .	1,614 03	
deposited in various banks . . .	21,046 52	
Interest due and accrued	754 94	
Premiums in course of collection (gross) .	8,231 86	
Salvage	30 21	
Gross assets		$468,659 22

Liabilities.

Losses adjusted unpaid	$5,027 02	
claimed and reported	8,728 49	
disputed or resisted	745 00	
Unearned premiums on outstanding risks .	53,617 22	
Due and accrued for rent, salaries, etc. . .	1,333 33	
State and local taxes	5,282 16	
Commissions and brokerage	999 62	
Return premiums	191 93	
Miscellaneous	121 33	
Gross liabilities, except capital . .		76,046 15
Surplus as regards policy-holders		$392,613 07
Paid-up capital		200,000 00
Surplus over capital		$192,613 07

Income.

Cash received for fire premiums . . .	$133,996 45	
Deduct re-insurance and return premiums .	18,073 08	
Net cash received for fire premiums . .		$115,923 37
Interest received on bonds and mortgages		14,193 64
and dividends received from all other sources . .		10,649 40
Income from sale of property		288 86
Gross cash income		$141,055 27

* Value of lands mortgaged $467,000 00
Value of buildings thereon 36,000 00
Amount of insurance held as collateral . . . 36,000 00

Expenditures.

Cash paid for fire losses	$68,156 55	
Deduct salvage and re-insurance	7,905 15	
Net cash paid for fire losses		$60,251 40
Cash dividends paid		24,000 00
paid for commissions and brokerage		13,240 44
for salaries of officers and employés		17,714 80
for state and local taxes		1,069 02
for interest on borrowed money		188 54
for incidentals		31,726 76
Gross cash expenditures		$148,190 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$22,559,665 00	$123,391 33
written during 1880	27,300,922 00	127,469 87
Total	$49,860,587 00	$250,861 20
Deduct risks expired and terminated	26,932,199 00	136,462 16
In force at end of year	$22,928,388 00	$114,399 04
Deduct amount re-insured	1,192,728 00	5,558 43
Net amount in force	$21,735,660 00	$108,840 61

Miscellaneous.

Premiums received from organization of company	$938,868 65
Losses paid from organization of company	220,609 48
Cash dividends declared from organization of company	188,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	74,957 68
Company's stock owned by directors	92,000 00

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Jan. 15, 1852. Commenced business Jan. 17, 1852.]

Paid-up Capital, $200,000.

William A. Anderson, *President.* C. W. Parmelee, *Secretary.*

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$52,500 00	
Interest due or accrued thereon	483 33	
United States bonds	201,175 00	
Cash in the office of the company	417 52	

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* Value of lands mortgaged $54,500 00
Value of buildings thereon 58,500 00
Amount of insurance held as collateral 52,500 00

Cash deposited in bank	$1,091 25	
Interest due and accrued	300 00	
Premiums in course of collection (gross) more than three months due, $20 00	3,214 83	
Gross assets		$259,181 93

LIABILITIES.

Losses adjusted unpaid	$6 12	
claimed and reported	2,925 00	
Unearned premiums on outstanding risks	24,936 12	
Due and accrued for rent, salaries, etc.	523 02	
State and local taxes	269 62	
Commissions and brokerage	335 50	
Return premiums, etc.	36 29	
Gross liabilities, except capital		29,031 67
Surplus as regards policy-holders		$230,150 26
Paid-up capital		200,000 00
Surplus over capital		$30,150 26

INCOME.

Cash received for fire premiums	$47,826 98	
Deduct re-insurance and return premiums	3,619 00	
Net cash received for fire premiums		$44,207 98
Interest received on bonds and mortgages		2,917 50
and dividends received from all other sources		10,446 64
Income from rents		115 00
from sale of real estate		125 22
Gross cash income		$57,812 34

EXPENDITURES.

Cash paid for fire losses	$21,461 98	
Deduct salvage and re-insurance	683 43	
Net cash paid for fire losses		$20,778 55
Cash dividends paid		20,000 00
paid for commissions and brokerage		5,438 05
for salaries of officers and employés		10,850 00
for state and local taxes		880 15
for incidentals		5,389 08
Gross cash expenditures		$63,335 83

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$7,466,414 00	$50,926 17
written during 1880	8,363,024 00	48,241 09
Total	$15,829,438 00	$99,167 26
Deduct risks expired and terminated	8,452,653 00	49,615 44
In force at end of year	$7,376,785 00	$49,551 82
Deduct amount re-insured	223,383 00	1,403 63
Net amount in force	$7,153,402 00	$48,148 19

MISCELLANEOUS.

Premiums received from organization of company	$1,847,852 19
Losses paid from organization of company	901,948 77
Cash dividends declared from organization of company	542,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	19,830 66
Company's stock owned by directors	51,500 00

THE MERCHANTS' INSURANCE COMPANY, NEWARK, N.J.

[Incorporated Feb. 18, 1858. Commenced business April 18, 1858.]

PAID-UP CAPITAL, $400,000.

HENRY POWLES, *President.* JAMES R. MULLIKEN, *Ass't Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$237,000 00	$240,555 00
Newark city bonds	100,000 00	115,000 00
Elizabeth city bonds	16,000 00	6,400 00
Long Branch school bonds	15,000 00	15,000 00
East Orange improvement bonds	15,000 00	15,750 00
Citizens' Gas-Light Company bonds	13,500 00	14,580 00
New Jersey state bonds	500 00	550 00
Newark Gas-Light Company stock	10,000 00	14,500 00
Essex county bonds	6,000 00	6,000 00
	$413,000 000	$428,335 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Newark and New York Railroad bonds	$4,950 00	$3,500 00
Orange and Newark Railroad bonds	2,000 00	1,200 00
48 shares Merchants' National Bank	4,560 00	3,500 00
32 " Essex County National Bank	2,240 00	
51 " Newark City National Bank	3,442 50	5,000 00
75 " People's Insurance Company	3,750 00	
26 " Newark City Ice Company	1,820 00	
29 " Mutual Benefit Company	290 00	1,500 00
100 " Newark City Company	7,000 00	
Bond and mortgage	15,000 00	7,500 00
20 shares Newark City National Bank	1,350 00	
8 " Newark City Ice Company	560 00	1,500 00
20 " People's Insurance Company	1,000 00	
413 " Consumers' Coal Company	3,304 00	
20 " Citizens' Gas-Light Company	920 00	2,000 00
100 " Newark City Ice Company	7,000 00	4,000 00
14 " Citizens' Gas-Light Company	644 00	
American Insurance Company scrip	130 50	700 00
American Insurance Company scrip	536 50	275 00

	Market value.	Loaned thereon.
United States bonds	$2,090 00	$2,000 00
Union Building and Loan Association scrip	640 00	500 00
115 shares Newark Gas-Light Company	8,237 50	10,000 00
American Dock and Improvement Co. bonds	6,200 00	
	$77,665 00	$43,175 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$140,113 66	
Loans on mortgage of real estate (first liens *),	394,107 00	
Interest due or accrued thereon	9,308 77	
Stocks, bonds, etc., as per schedule	428,335 00	
Loans on collateral security as per schedule	43,175 00	
Cash in the office of the company	7,436 29	
deposited in bank	34,722 15	
Interest due and accrued	10,499 11	
Premiums in course of collection (gross)	28,852 58	
Rents due and accrued	900 00	
Prem's more than three months due, $3,251 75		
Gross assets		$1,097,449 56

Liabilities.

Losses adjusted unpaid	$5,879 00	
claimed and reported	14,243 00	
disputed or resisted	2,400 00	
Unearned premiums on outstanding risks	207,779 10	
Reclaimable on perpetual fire policies	570 00	
Unpaid scrip ordered to be redeemed	6,886 00	
Interest due or accrued on scrip	14,014 23	
Dividends to stockholders unpaid	150 00	
Commissions and brokerage	4,524 84	
Return premiums	1,068 34	
Scrip redeemable at pleasure $11,227 00		
Gross liabilities, except capital		257,514 51
Surplus as regards policy-holders		$839,935 05
Paid-up capital		400,000 00
Surplus over capital		$439,935 05

Income.

Cash received for fire premiums	$362,532 03	
Deduct re-insurance and return premiums	24,763 87	
Net cash received for fire premiums		$337,768 16
Interest received on bonds and mortgages		25,663 21
and dividends received from all other sources		24,224 38

* Value of lands mortgaged $477,025 00
Value of buildings thereon 560,350 00
Amount of insurance held as collateral 471,250 00

Income from rents	$1,325 80
Gross cash income	$388,981 55

Expenditures.

Cash paid for fire losses	$189,722 21	
Deduct salvage and re-insurance	898 24	
Net cash paid for fire losses		$188,823 97
Cash dividends paid		47,850 00
paid for redemption of scrip		13,153 00
Interest paid scrip-holders		2,223 28
Cash paid for commissions and brokerage		62,220 23
for salaries of officers and employés		29,725 00
for state and local taxes		7,911 54
for incidentals		32,656 85
Gross cash expenditures		$384,563 87

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$46,263,388 00	$390,455 89
written during 1880	47,611,220 00	373,246 78
Total	$93,874,608 00	$763,702 67
Deduct risks expired and terminated	46,212,194 00	350,452 42
In force at end of year	$47,662,414 00	$413,250 25
Deduct amount re-insured	334,207 00	2,896 28
Net amount in force	$47,328,207 00	$410,353 97

Miscellaneous.

Premiums received from organization of company	$3,899,706 47
Losses paid from organization of company	1,617,003 25
Cash dividends declared from organization of company	336,219 00
Dividends declared during the year (12 per cent)	48,000 00
Fire losses incurred during the year	177,435 03
Company's stock owned by directors	57,050 00

MERCHANTS' INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April, 1850. Commenced business April, 1850.]

Paid-up Capital, $200,000.

C. V. B. Ostrander, *President.* J. L. Douglass, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$150,000 00	$160,268 75
North River Bank	9,000 00	9,000 00
Merchants' Exchange Bank	5,000 00	5,000 00

	Par value.	Market value.
New York Central Railroad	$30,000 00	$46,500 00
Rensselaer and Saratoga Railroad . . .	1,000 00	1,240 00
	$195,000 00	$222,008 75

Securities held as collateral for cash loans :—

		Market value.	Loaned thereon.
20 shares	Globe Insurance Company . .	$1,150 00	$600 00
6 "	Star Insurance Company . . .	720 00	500 00
10 "	Home Insurance Company . .	1,450 00	400 00
25 "	American Merchants' Union Ex. Co.	1,606 25	
5 "	First National Bank, Saugerties .	500 00	300 00
20 "	Second National Bank, Jersey City .	2,400 00	1,000 00
		$7,826 25	$2,800 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate . .	$29,100 00	
Loans on mortgage of real estate (first liens *),	161,000 00	
Interest due or accrued thereon . . .	4,167 50	
Stocks, bonds, etc., as per schedule . .	222,008 75	
Loans on collateral security as per schedule .	2,800 00	
Cash in the office of the company . . .	1,893 17	
deposited in bank	8,402 17	
Interest due and accrued	2,580 78	
Premiums in course of collection (gross) .	7,270 72	
Gross assets		$439,223 09

Liabilities.

Losses claimed and reported	$2,010 00	
disputed or resisted	13,000 00	
Unearned premiums on outstanding risks .	54,011 35	
Gross liabilities, except capital . .		69,021 35
Surplus as regards policy-holders		$370,201 74
Paid-up capital		200,000 00
Surplus over capital		$170,201 74

Income.

Cash received for fire premiums . . .	$105,762 35	
Deduct re-insurance and return premiums .	3,746 57	
Net cash received for fire premiums . .		$102,015 78

* Value of lands mortgaged $97,700 00
Value of buildings thereon 192,000 00
Amount of insurance held as collateral . . . 158,400 00

Interest received on bonds and mortgages	$12,592 29
and dividends received from all other sources	11,596 93
Gross cash income	$126,205 00

EXPENDITURES.

Cash paid for fire losses	$66,490 85	
Deduct salvage and re-insurance	774 53	
Net cash paid for fire losses		$65,716 32
Cash dividends paid		20,000 00
paid for commissions and brokerage		21,629 86
for salaries of officers and employés		24,851 93
for state and local taxes		1,798 13
for incidentals		10,933 49
Gross cash expenditures		$144,929 73

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$20,952,043 00	$112,898 00
written during 1880	20,484,302 00	109,230 95
Total	$41,436,345 00	$222,128 95
Deduct risks expired and terminated	22,405,340 00	114,315 16
In force at end of year	$19,031,005 00	$107,813 79
Deduct amount re-insured	29,000 00	99 75
Net amount in force	$19,002,005 00	$107,714 04

MISCELLANEOUS.

Premiums received from organization of company	$3,971,326 19
Losses paid from organization of company	1,672,270 48
Cash dividends declared from organization of company	1,052,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	52,187 25
Company's stock owned by directors	50,550 00

MERCHANTS' INSURANCE COMPANY IN PROVIDENCE, R.I.

[Incorporated May 15, 1851. Commenced business July, 1851.]

PAID-UP CAPITAL, $200,000.

W. T. BARTON, *President.* WILLIAM P. GOODWIN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
1600	shares National Bank of Commerce	$80,000 00	$86,400 00
1000	" American National Bank	50,000 00	53,000 00
400	" Merchants' National Bank	20,000 00	26,000 00
200	" Globe National Bank	10,000 00	11,000 00
467	" Providence Gas Company	23,350 00	30,121 50
200	" Phenix National Bank	10,000 00	15,800 00

	Par value.	Market value.
257 shares Mechanics' National Bank	$12,850 00	$17,990 00
102 " Manufacturers' National Bank	10,200 00	13,872 00
66 " Delaware and Hudson Canal Co.	6,600 00	6,105 00
	$223,000 00	$260,288 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Fifth National Bank	$650 00	$400 00

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens *),	$15,500 00	
Interest due or accrued thereon	91 00	
Stocks, bonds, etc., as per schedule	260,288 50	
Loans on collateral security as per schedule	400 00	
Cash in the office of the company	3,108 47	
deposited in bank	91,460 29	
Interest due and accrued	254 02	
Premiums in course of collection (gross)	14,874 20	
Gross assets		$385,976 48

LIABILITIES.

Losses adjusted unpaid	$4,610 95	
claimed and reported	3,234 50	
disputed or resisted	800 00	
Unearned premiums on outstanding risks	90,583 98	
State and local taxes	73 62	
Commissions and brokerage	662 56	
Gross liabilities, except capital		99,965 61
Surplus as regards policy-holders		$286,010 87
Paid-up capital		200,000 00
Surplus over capital		$86,010 87

INCOME.

Cash received for fire premiums	$166,626 11	
Deduct re-insurance and return premiums	15,801 67	
Net cash received for fire premiums		$150,824 44
Interest received on bonds and mortgages		974 00
and dividends received from all other sources		18,009 34
Gross cash income		$169,807 78

EXPENDITURES.

Cash paid for fire losses	$122,693 65	
Deduct salvage and re-insurance	851 71	
Net cash paid for fire losses		$121,841 94
Cash dividends paid		16,000 00
paid for commissions and brokerage		27,303 75
for salaries and office expenses		19,686 59

* Value of lands mortgaged $100,000 00
Value of buildings thereon 40,000 00
Amount of insurance held as collateral . . . 17,500 00

Cash paid for state and local taxes	$5,952 61
for incidentals	175 11
assessment, Globe National Bank	3,000 00
Gross cash expenditures	$193,960 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$14,779,062 00	$164,356 36
written during 1880	16,674,270 00	166,626 11
Total	$31,453,332 00	$330,982 47
Deduct risks expired and terminated	15,105,825 00	154,350 37
In force at end of year	$16,347,507 00	$176,632 10
Deduct amount re-insured	93,227 00	917 87
Net amount in force	$16,254,280 00	$175,714 23

Miscellaneous.

Premiums received from organization of company	$4,251,386 70
Losses paid from organization of company	2,982,197 28
Cash dividends declared from organization of company	554,000 00
Dividends declared during the year (8 per cent)	16,000 00
Fire losses incurred during the year	118,347 49
Company's stock owned by directors	41,150 00

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July, 1868. Commenced business February, 1872.]

Paid-up Capital, $200,000.

L. W. Clarke, *President.* E. B. Cowles, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$150,000 00	$154,681 25
Harlem River and Port Chester R.R. bonds	15,000 00	19,500 00
Meriden city water bonds	5,000 00	6,000 00
Dayton city bonds	20,000 00	23,000 00
Cleveland city bonds	10,000 00	11,500 00
Cincinnati city bonds	10,000 00	11,500 00
Danbury and Norwalk Railroad bonds	9,500 00	11,400 00
New Haven and Northampton Railroad bonds,	8,000 00	8,000 00
First National Bank stock, Meriden	11,300 00	12,712 50
Home National Bank stock, Meriden	26,800 00	30,820 00
Meriden National Bank stock	8,900 00	11,125 00
New Britain National Bank stock	4,500 00	6,075 00
Yale National Bank stock, New Haven	5,500 00	6,325 00
Hartford National Bank stock	5,000 00	8,350 00

	Par value.	Market value.
Mercantile National Bank stock, Hartford	$5,000 00	$6,750 00
Phœnix National Bank stock, Hartford	200 00	332 00
	$294,700 00	$328,070 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
280 shares Meriden Britannia Company	$28,000 00	$5,700 00
200 " Pultz and Walkley, Plantsville	5,000 00	1,250 00
100 " G. F. Warner and Co., N. Haven	1,500 00	1,150 00
First mortgage assigned	2,800 00	
	$37,300 00	$8,100 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$20,400 00	
Interest due or accrued thereon	23 00	
Stocks, bonds, etc., as per schedule	328,070 75	
Loans on collateral security as per schedule	8,100 00	
Cash in the office of the company	5,392 87	
deposited in various banks	14,282 02	
Interest due and accrued	1,150 01	
Premiums in course of collection (gross)	32,919 75	
Non-resident tax	145 80	
Office furniture, etc. $4,000 00		
Gross assets		$410,484 20

Liabilities.

Losses adjusted unpaid	$19,578 80	
claimed and reported	35,588 15	
disputed or resisted	1,500 00	
Total amount of losses	$56,666 95	
Less re-insurance	6,168 03	
Net amount of unpaid losses	$50,498 92	
Unearned premiums on outstanding risks	117,057 28	
Due and accrued for rent, salaries, etc.	600 00	
Commissions and brokerage	5,175 50	
Gross liabilities, except capital		173,331 70
Surplus as regards policy-holders		$237,152 50
Paid-up capital		200,000 00
Surplus over capital		$37,152 50

* Value of lands mortgaged $32,700 00
Value of buildings thereon 36,000 00
Amount of insurance held as collateral 27,800 00

Income.

Cash received for fire premiums	$306,810 14	
Deduct re-insurance and return premiums	64,247 18	
Net cash received for fire premiums		$242,562 96
Interest received on bonds and mortgages		1,372 17
and dividends received from all other sources		18,102 47
Income from commissions		1,344 86
Gross cash income		$263,382 46

Expenditures.

Cash paid for fire losses	$187,638 15	
Deduct salvage and re-insurance	8,527 64	
Net cash paid for fire losses		$179,110 51
Cash dividends paid		9,000 00
paid for commissions and brokerage		42,022 93
for salaries of officers and employés		10,600 00
for state and local taxes		6,081 49
for incidentals		26,063 91
Gross cash expenditures		$272,878 84

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$16,163,903 00	$192,333 95
written during 1880	26,632,052 00	299,610 59
Total	$42,795,955 00	$491,944 54
Deduct risks expired and terminated	19,919,290 00	233,649 09
In force at end of year	$22,876,665 00	$258,295 45
Deduct amount re-insured	2,549,222 00	28,633 34
Net amount in force	$20,327,443 00	$229,662 11

Miscellaneous.

Premiums received from organization of company	$1,527,634 52
Losses paid from organization of company	920,488 78
Cash dividends declared from organization of company	142,000 00
Dividends declared during the year (4½ per cent)	9,000 00
Fire losses incurred during the year	222,673 20
Company's stock owned by directors	55,266 00

NATIONAL FIRE INSURANCE COMPANY, BALTIMORE, MD.

[Incorporated December, 1849. Commenced business May, 1850.]

Paid-up Capital, $200,000.

John B. Seidenstricker, *President.* H. C. Landis, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$65,000 00	$72,800 00
Maryland state bonds	25,700 00	28,784 00

	Par value.	Market value.
Missouri state bonds	$20,000 00	$22,200 00
Virginia state bonds	19,100 00	13,627 00
South Carolina state bonds	11,500 00	11,500 00
West Maryland Railroad bonds (guaranteed)	10,000 00	12,000 00
Pittsburg and Cornellsville Railroad bonds	6,000 00	7,200 00
Central Ohio Railroad bonds	25,000 00	28,000 00
Wilmington, C., and A. Railroad bonds	19,000 00	20,140 00
Wilmington, C., and A. Railroad stock	11,400 00	6,840 00
	$212,700 00	$223,091 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$55,000 00	
Stocks, bonds, etc., as per schedule	223,091 00	
Cash in the office of the company	398 17	
deposited in bank	6,972 71	
Interest due and accrued	2,653 50	
Premiums in course of collection (net)	22,177 97	
Rents due and accrued	299 02	
Prem's more than three months due, $100 37		
Gross assets		$310,592 37
Deduct special deposits in other states		13,627 00
Balance		$296,965 37

Liabilities.

Losses adjusted unpaid	$5,711 02	
claimed and reported	1,000 00	
Unearned premiums on outstanding risks	55,637 95	
Reclaimable on perpetual fire policies	6,530 92	
Dividends to stockholders unpaid	353 00	
Due for borrowed money	7,000 00	
Gross liabilities, except capital	$76,232 89	
Deduct liabilities on special deposits	4,433 41	
		71,799 48
Surplus as regards policy-holders		$225,165 89
Paid-up capital		200,000 00
Surplus over capital		$25,165 89

Income.

Cash received for fire premiums	$119,718 07	
Deduct re-insurance and return premiums	10,768 74	
Net cash received for fire premiums		$108,949 33
Interest and dividends received from all sources		11,357 30
Income from rents		1,579 20
from all other sources		3,223 75
Deposits received for perpetual fire risks	$100 00	
Gross cash income		$125,109 58

Expenditures.

Cash paid for fire losses	$69,785 03	
Deduct salvage and re-insurance	1,067 27	
Net cash paid for fire losses		$68,717 76
Cash dividends paid		19,848 10
paid for commissions and brokerage		20,386 93
for salaries of officers and employés		7,497 15
for state and local taxes		5,256 95
for incidentals		6,512 06
Deposits returned on perpetual fire risks	$412 50	
Gross cash expenditures		$128,218 95

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$10,500,097 00	$90,466 26
written during 1880	14,356,278 00	119,718 07
Total	$24,856,375 00	$210,184 33
Deduct risks expired and terminated	12,508,821 00	99,606 83
In force at end of year	$12,347,554 00	$110,577 50
Deduct amount re-insured	103,786 00	960 68
Net amount in force	$12,243,768 00	$109,616 82

Miscellaneous.

Premiums received from organization of company	$1,822,872 68
Losses paid from organization of company	1,023,065 68
Cash dividends declared from organization of company	351,352 65
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	63,182 70

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated Nov. 27, 1871. Commenced business Dec. 1, 1871.]

Paid-up Capital, $600,000.

Mark Howard, *President.* James Nichols, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 4½ per cent bonds	$50,000 00	$56,000 00
Connecticut state bonds	5,000 00	5,200 00
Hartford city capitol bonds	25,000 00	30,000 00
Hartford city water bonds	10,000 00	10,700 00
New Britain city bonds	6,000 00	6,720 00
Rochester city bonds	25,000 00	29,500 00
Lockport city bonds	10,000 00	11,500 00

	Par value.	Market value.
Buffalo city bonds	$15,000 00	$16,800 00
Cleveland city bonds	10,000 00	11,000 00
Columbus city bonds	10,000 00	10,300 00
Detroit city bonds	13,000 00	14,950 00
Meriden town bonds	10,000 00	10,400 00
West Middle School District (Hartford) bonds,	25,000 00	27,500 00
Harlem River and Port Chester R.R. bonds	25,000 00	30,000 00
Chicago, Burlington, and Quincy R.R. bonds,	10,000 00	10,400 00
Chicago and North-Western bonds	20,000 00	21,600 00
400 shares N. Y., N. H., and H. R.R. stock	40,000 00	70,000 00
200 " New York and Harlem Railroad	10,000 00	19,500 00
300 " N. Y. Central and Hudson River	30,000 00	45,600 00
200 " Pittsburg, Ft. W., and Chicago	20,000 00	25,000 00
200 " Cleveland and Pittsburg	10,000 00	12,500 00
200 " Chicago, Rock Island, and Pacific	20,000 00	27,600 00
100 " Illinois Central	10,000 00	12,500 00
100 " Nat'l Mech. Banking Asso., N.Y.	5,000 00	4,000 00
100 " Metropolitan National Bank, N.Y.	10,000 00	15,000 00
50 " Central National Bank, New York,	5,000 00	6,100 00
140 " Farmers' and Mech. Nat'l B'k, H.	14,000 00	17,780 00
100 " Charter Oak National Bank	10,000 00	13,800 00
300 " Phœnix National Bank	30,000 00	50,400 00
215 " Ætna National Bank	21,500 00	28,380 00
50 " City National Bank	5,000 00	5,000 00
300 " Hartford National Bank	30,000 00	49,500 00
50 " Mercantile National Bank	5,000 00	6,500 00
200 " National Exchange Bank	10,000 00	15,000 00
75 " Nat'l B'k of the Republic, Boston	7,500 00	9,525 00
70 " Boston National Bank	7,000 00	7,840 00
25 " Merchants' Bank, St. Louis	725 00	425 00
240 " Willimantic Linen Company	6,000 00	20,400 00
	$575,725 00	$764,920 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$56,523 21	
Loans on mortgage of real estate (first liens *),	267,300 00	
Interest due or accrued thereon	6,609 04	
Stocks, bonds, etc., as per schedule	764,920 00	
Cash in the office of the company	244 01	
deposited in various banks	105,378 67	
Interest due and accrued	5,534 98	
Premiums in course of collection (net)	22,000 00	
Gross assets		$1,228,509 91

* Value of lands mortgaged $383,040 00
Value of buildings thereon 334,700 00
Amount of insurance held as collateral 202,200 00

Liabilities.

Losses adjusted unpaid	$7,047 88	
claimed and reported	20,765 00	
disputed or resisted	7,100 00	
Unearned premiums on outstanding risks	173,346 41	
Gross liabilities, except capital		$208,259 29
Surplus as regards policy-holders		$1,020,250 62
Paid-up capital		600,000 00
Surplus over capital		$420,250 62

Income.

Cash received for fire premiums	$298,250 30	
Deduct re-insurance and return premiums	21,370 96	
Net cash received for fire premiums		$276,879 34
Interest received on bonds and mortgages		28,942 15
and dividends received from all other sources		40,250 20
Income from rents		5,073 95
Gross cash income		$351,145 64

Expenditures.

Cash paid for fire losses	$161,858 50	
Deduct salvage and re-insurance	4,843 84	
Net cash paid for fire losses		$157,014 66
Cash dividends paid		72,000 00
paid for commissions and brokerage		41,422 02
for salaries of officers and employés		27,035 37
for state and local taxes		9,191 87
for incidentals		17,341 74
Gross cash expenditures		$324,005 66

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$29,641,108 00	$314,934 36
written during 1880	28,082,953 00	276,879 34
Total	$57,724,061 00	$591,813 70
Deduct risks expired and terminated	24,614,483 00	245,657 55
In force at end of year	$33,109,578 00	$346,156 15
Deduct amount re-insured	129,019 00	1,638 34
Net amount in force	$32,980,559 00	$344,517 81

Miscellaneous.

Premiums received from organization of company	$3,035,182 15
Losses paid from organization of company	1,400,966 52
Cash dividends declared from organization of company	605,000 00

Dividends declared during the year (12 per cent)	$72,000 00
Fire losses incurred during the year	172,850 72
Company's stock owned by directors	124,200 00

NATIONAL FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated, 1838. Commenced business April 9, 1838.]

PAID-UP CAPITAL, $200,000.

HENRY T. DROWNE, *President.* HENRY H. HALL, *Secretary.*

Office, No. 52 Wall Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$220,000 00	$237,250 00
National Bank of Commerce stock	13,000 00	19,110 00
American Exchange National Bank	10,000 00	12,500 00
	$243,000 00	$268,860 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$9,995 76	
Loans on mortgage of real estate (first liens*),	125,500 00	
Interest due or accrued thereon	2,358 33	
Stocks, bonds, etc., as per schedule	268,860 00	
Cash in the office of the company	2,646 50	
deposited in bank	2,302 15	
Interest due and accrued	150 00	
Premiums in course of collection (net)	20,468 92	
New York Produce Exchange stock	800 00	
Gross assets		$433,081 66

LIABILITIES.

Net amount of unpaid losses	$11,300 00	
Unearned premiums on outstanding risks	98,890 47	
State and local taxes	2,700 00	
Gross liabilities, except capital		112,890 47
Surplus as regards policy-holders		$320,191 19
Paid-up capital		200,000 00
Surplus over capital		$120,191 19

INCOME.

Cash received for fire premiums	$213,784 71	
Deduct re-insurance and return premiums	20,457 89	
Net cash received for fire premiums		$193,326 82
Interest received on bonds and mortgages		10,132 28
and dividends received from all other sources		8,225 60
Income from rents		802 67
Gross cash income		$212,487 37

* Total value property mortgaged $294,000 00
Amount of insurance held as collateral 161,400 00

Expenditures.

Net cash paid for fire losses	$83,561 34
Cash dividends paid	20,000 00
paid for commissions and brokerage	38,511 69
for salaries of officers and employés	23,783 96
for state and local taxes	1,722 80
for rent and incidentals	19,292 01
Gross cash expenditures	$186,871 80

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$23,528,260 00	$155,464 04
written during 1880	29,746,959 00	226,770 77
Total	$53,275,219 00	$382,234 81
Deduct risks expired and terminated	27,095,722 00	183,890 25
In force at end of year	$26,179,497 00	$198,344 56
Deduct amount re-insured	227,831 00	2,709 73
Net amount in force	$25,951,666 00	$195,634 83

Miscellaneous.

Premiums received from organization of company	$3,091,649 82
Losses paid from organization of company	1,498,587 22
Cash dividends declared from organization of company	930,056 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	75,795 88
Company's stock owned by directors	49,912 50

NEWARK CITY INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1857. Commenced business March 21, 1860.]

Paid-up Capital, $200,000.

Horace J. Poinier, *President.* Henry Schoppe, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$26,000 00	$26,420 00
Essex county bonds	19,000 00	19,950 00
Newark city bonds	13,000 00	14,460 00
	$58,000 00	$60,830 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$99,250 00
Loans on mortgage of real estate (first liens *),	93,216 01

* Value of lands mortgaged $90,000 00
Value of buildings thereon 169,100 00
Amount of insurance held as collateral 99,650 00

Interest due or accrued thereon	$2,819 81	
Stocks, bonds, etc., as per schedule	60,830 00	
Cash in the office of the company	8,326 55	
deposited in various banks	26,071 22	
Interest due and accrued	360 18	
Premiums in course of collection (gross)	15,985 37	
Rents due and accrued	366 97	
Scrip dividends due	119 00	
Gross assets		$307,345 11

LIABILITIES.

Losses adjusted unpaid	$15,713 16	
claimed and reported	1,950 00	
disputed or resisted	625 00	
Total amount of losses	$18,288 16	
Less re-insurance	8 86	
Net amount of unpaid losses	$18,279 30	
Unearned premiums on outstanding risks	72,193 27	
Unpaid scrip ordered to be redeemed	4 00	
Due and accrued for agency expenses	104 12	
Commissions and brokerage	3,498 40	
Return premiums	1,094 70	
Gross liabilities, except capital		95,173 79
Surplus as regards policy-holders		$212,171 32
Paid-up capital		200,000 00
Surplus over capital		$12,171 32

INCOME.

Cash received for fire premiums	$151,171 30	
Deduct re-insurance and return premiums	11,680 77	
Net cash received for fire premiums		$139,490 53
Interest received on bonds and mortgages		5,764 71
and dividends received from all other sources		4,155 64
Income from rents		3,164 70
Gross cash income		$152,575 58

EXPENDITURES.

Cash paid for fire losses	$100,274 22	
Deduct salvage and re-insurance	1,006 62	
Net cash paid for fire losses		$99,267 60
Cash dividends paid		7,000 00
paid for commissions and brokerage		29,058 43
for salaries of officers and employés		10,902 00
for state and local taxes		5,572 15
for incidentals		7,683 33
Gross cash expenditures		$159,483 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$11,447,148 00	$127,007 67
written during 1880	15,904,204 00	158,895 32
Total	$27,351,352 00	$285,902 99
Deduct risks expired and terminated	14,495,818 00	142,716 52
In force at end of year	$12,855,534 00	$143,186 47
Deduct amount re-insured	147,192 00	1,459 11
Net amount in force	$12,708,342 00	$141,727 36

Miscellaneous.

Premiums received from organization of company	$1,344,909 00
Losses paid from organization of company	600,001 73
Cash dividends declared from organization of company	172,641 42
Dividends declared during the year (3½ per cent)	7,000 00
Fire losses incurred during the year	99,885 54
Company's stock owned by directors	77,700 00

NEWARK FIRE INSURANCE COMPANY, NEWARK, N.J.

[Incorporated May, 1810. Commenced business May, 1810.]

Paid-up Capital, $250,000.

C. M. Woodruff, *President.* John J. Henry, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$195,000 00	$196,982 25
National State Bank stock	11,400 00	12,198 00
Newark City National Bank stock	13,250 00	17,622 50
National Newark Banking Company stock	7,700 00	10,318 00
Mechanics' National Bank stock	4,550 00	8,099 00
Mechanics' Insurance Company stock	1,050 00	1,050 00
Morris and Essex Railroad Company stock	10,000 00	12,225 00
	$242,950 00	$258,494 75

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$64,500 00
Loans on mortgage of real estate (first liens *),	336,695 00
Interest due or accrued thereon	9,548 48
Stocks, bonds, etc., as per schedule	258,494 75
Cash in the office of the company	4,657 51

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* Value of lands mortgaged	$452,400 00
Value of buildings thereon	511,800 00
Amount of insurance held as collateral	430,700 00

Cash deposited in various banks	$53,977 60	
Interest due and accrued	3,575 00	
Premiums in course of collection (gross)	33,302 64	
Notes taken for fire risks	1,130 62	
Rents due and accrued	313 00	
Gross assets		$766,194 60

LIABILITIES.

Losses adjusted unpaid	$8,849 87	
claimed and reported	10,219 95	
disputed or resisted	894 95	
Total amount of losses	$19,964 77	
Less re-insurance	1,250 00	
Net amount of unpaid losses	$18,714 77	
Unearned premiums on outstanding risks	144,125 72	
Dividends to stockholders unpaid	8,208 56	
Due and accrued for rent, salaries, etc.	300 00	
Commissions and brokerage	6,660 52	
Return premiums	2,509 72	
Gross liabilities, except capital		180,519 29
Surplus as regards policy-holders		$585,675 31
Paid-up capital		250,000 00
Surplus over capital		$335,675 31

INCOME.

Cash received for fire premiums	$283,058 77	
Deduct re-insurance and return premiums	44,593 38	
Net cash received for fire premiums		$238,465 39
Interest received on bonds and mortgages		34,137 97
and dividends received from all other sources		4,816 50
Income from rents		1,600 95
Gross cash income		$279,020 81

EXPENDITURES.

Cash paid for fire losses	$179,853 69	
Deduct salvage and re-insurance	8,186 43	
Net cash paid for fire losses		$171,667 26
Cash dividends paid		24,679 10
paid for commissions and brokerage		48,467 02
for salaries of officers and employés		15,418 11
for state and local taxes		6,181 81
for incidentals		18,845 44
Gross cash expenditures		$285,258 74

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$24,542,864 00	$231,741 33
written during 1880	34,731,648 00	296,616 60
Total	$59,274,512 00	$528,357 93
Deduct risks expired and terminated	26,039,742 00	244,376 48
In force at end of year	$33,234,770 00	$283,981 45
Deduct amount re-insured	977,240 00	7,671 34
Net amount in force	$32,257,530 00	$276,310 11

MISCELLANEOUS.

Premiums received from organization of company	$1,968,773 15
Losses paid from organization of company	544,310 07
Cash dividends declared from organization of company	378,051 00
Dividends declared during the year	24,793 00
Fire losses incurred during the year	165,273 49
Company's stock owned by directors	28,430 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N.H.

[Incorporated 1869. Commenced business April, 1870.]

PAID-UP CAPITAL, $250,000.

JAMES A. WESTON, *President.* JOHN C. FRENCH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$165,000 00	$171,300 00
Manchester (N.H.) city bonds	51,700 00	57,300 00
St. Louis (Mo.) city bonds	17,000 00	17,850 00
Chicago (Ill.) city bonds	10,000 00	11,000 00
Cleveland (O.) city bonds	10,000 00	10,000 00
Zanesville (O.) city bonds	10,000 00	10,500 00
Marietta (O.) city bonds	10,000 00	11,000 00
Concord (N.H.) city bonds	2,000 00	2,200 00
Michigan Air-Line Railroad bonds	10,000 00	11,000 00
Maine Central Railroad bonds	10,000 00	10,000 00
Chicago, Burlington, and Quincy R.R. bonds,	14,000 00	16,800 00
Burlington and Missouri Railroad bonds	10,000 00	12,000 00
Jackson, Lansing, and Saginaw R.R. bonds	10,000 00	11,000 00
Boston, Concord, and Montreal R.R. bonds	12,000 00	12,600 00
Marion county (Ind.) bonds	25,000 00	26,500 00
New Hampshire state bonds	10,000 00	11,500 00
Hillsborough county (N.H.) bonds	6,000 00	6,500 00
Suncook Valley Railroad stock	4,000 00	4,400 00
Merchants' Nat'l Bank (Manchester) stock	10,000 00	11,000 00
Chicago, Clin., Dub., and Minn. R.R. bonds	10,000 00	10,700 00
	$406,700 00	$435,150 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
8 shares	Manchester and Lawrence R.R.	$1,200 00	$3,000 00
10 "	Phenix Insurance Company	2,500 00	
20 "	Adams Express Company	2,400 00	1,200 00
35 "	Manchester and Lawrence Railroad,	5,250 00	275 00
1 share	Amoskeag Manufacturing Co.	1,900 00	1,562 50
100 shares	Manchester National Bank	15,000 00	7,000 00
People's Savings Bank book		2,000 00	3,000 00
300 shares	Boston Water-Power Company	3,000 00	
32 "	Manchester and Lawrence R.R.	4,800 00	2,000 00
50 "	Amory Manufacturing Company	6,000 00	10,000 00
15 "	Manchester Mills	2,775 00	
2 "	Amoskeag Manufacturing Co.	3,800 00	
100 "	Concord Railroad	9,000 00	7,000 00
10 "	Manchester Horse Railroad	1,000 00	2,446 86
20 "	New Hampshire Fire Insurance Co.	1,450 00	
		$62,075 00	$37,484 36

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$4,085 84	
Loans on mortgage of real estate (first liens *),	37,200 00	
Stocks, bonds, etc., as per schedule	435,150 00	
Loans on collateral security as per schedule	37,484 36	
Cash in the office of the company	6,070 23	
deposited in bank	34,810 73	
Interest due and accrued	7,415 00	
Premiums in course of collection (net)	23,118 14	
Gross assets		$585,334 30

Liabilities.

Net amount of unpaid losses	$15,120 00	
Unearned premiums on outstanding risks	148,941 43	
Gross liabilities, except capital		164,061 43
Surplus as regards policy-holders		$421,272 87
Paid-up capital		250,000 00
Surplus over capital		$171,272 87

Income.

Cash received for fire premiums	$271,737 06	
Deduct re-insurance and return premiums	23,517 06	
Net cash received for fire premiums		$248,220 00
Interest and dividends received from all sources		29,466 37
Gross cash income		$277,686 37

* Total amount of property mortgaged . . . $115,850 00
Amount of insurance held as collateral . . . 41,850 00

EXPENDITURES.

Cash paid for fire losses	$134,999 26
dividends paid	20,000 00
paid for commissions and brokerage	51,296 23
for salaries of officers and employés	7,896 44
for state and local taxes	7,651 35
for incidentals	10,314 40
Gross cash expenditures	$232,157 68

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$20,813,629 00	$240,832 30
written during 1880	19,401,398 00	248,220 00
Total	$40,215,027 00	$489,052 30
Deduct risks expired and terminated	16,571,688 00	219,375 50
In force at end of year	$23,643,339 00	$269,676 80

MISCELLANEOUS.

Premiums received from organization of company	$1,560,137 97
Losses paid from organization of company	778,602 16
Cash dividends declared from organization of company	164,000 00
Dividends declared during the year (8 per cent)	20,000 00
Fire losses incurred during the year	134,250 26
Company's stock owned by directors	106,000 00

NEW YORK AND BOSTON INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated July 28, 1876. Commenced business Aug. 1, 1876.]

PAID-UP CAPITAL, $200,000.

A. G. STEVENS, *President.* R. L. LIVINGSTON, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$44,493 87
Loans on mortgage of real estate (first liens *),	16,000 00
Interest due or accrued thereon	985 58
United States bonds	157,518 75
Cash in the office of the company	8,139 10
deposited in bank	6,491 05
Premiums in course of collection (gross)	8,723 08

* Value of lands mortgaged $10,000 00
Value of buildings thereon 15,000 00
Amount of insurance held as collateral 15,000 00

Rents due and accrued	$108 00	
Re-insurance due	36 02	
Prem's more than three months due, $486 66		
Gross assets		$242,495 45

LIABILITIES.

Losses claimed and reported	$3,138 65	
Unearned premiums on outstanding risks	36,791 71	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage	1,744 16	
Gross liabilities, except capital		42,174 52
Surplus as regards policy-holders		$200,320 93
Paid-up capital		200,000 00
Surplus over capital		$320 93

INCOME.

Cash received for fire premiums	$83,399 10	
Deduct re-insurance and return premiums	5,949 97	
Net cash received for fire premiums		$77,449 13
Cash rec'd for marine and inland premiums	$13,620 98	
Deduct re-insurance and return premiums	1,335 20	
Net cash rec'd for marine and inl'd premiums,		12,285 78
Interest received on bonds and mortgages		419 99
and dividends received from all other sources		4,253 33
Income from rents		1,647 30
from all other sources		8,000 00
Gross cash income		$104,055 53

EXPENDITURES.

Cash paid for fire losses	$50,957 52	
Deduct salvage and re-insurance	311 63	
Net cash paid for fire losses		$50,645 89
Cash paid for marine and inland losses	$14,178 53	
Deduct salvage and re-insurance	651 66	
Net cash paid for marine and inland losses		13,526 87
Cash paid for commissions and brokerage		17,824 64
for salaries of officers and employés		8,886 43
for state and local taxes		2,158 98
for incidentals		10,051 48
Gross cash expenditures		$103,094 29

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$3,900,059 00	$28,192 38
written during 1880	10,576,752 00	90,425 10
Total	$14,476,811 00	$118,617 48
Deduct risks expired and terminated	7,470,653 00	45,828 95
In force at end of year	$7,006,158 00	$72,788,53
Deduct amount re-insured	152,591 00	952 42
Net amount in force	$6,853,567 00	$71,836 11

		Premiums.
Marine risks outstanding Dec. 31, 1879	$29,033 00	$407 96
written during 1880	4,387,817 00	13,620 98
Total	$4,416,850 00	$14,028 94
Deduct risks expired and terminated	4,416,850 00	14,028 94

MISCELLANEOUS.

Premiums received from organization of company	$212,849 72
Losses paid from organization of company	131,286 93
Fire losses incurred during the year	48,720 82
Marine and inland losses incurred during the year	14,178 53
Company's stock owned by directors	121,900 00

NEW YORK BOWERY FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 24, 1833. Commenced business September, 1833.]

PAID-UP CAPITAL, $300,000.

JOHN A. DELANOY, Jun., *President.* HENRY GRIFFIN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$610,000 00	$684,950 00
Central Pacific Railroad bonds	50,000 00	58,500 00
Westchester town bonds	5,000 00	5,000 00
	$665,000 00	$748,450 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
30 shares Importers' and Traders' Nat'l Bank,	$7,500 00	$5,000 00
10 " German-American National Bank	800 00	
51 " Importers' and Traders' Nat'l Bank,	10,250 00	6,900 00
50 " Oriental National Bank	1,625 00	1,250 00
13 " Manhattan Gas Company	1,350 00	2,800 00
20 " New York Fire Insurance Company,	2,400 00	
United States bonds	8,000 00	7,000 00
	$31,925 00	$22,950 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$7,172 71
Loans on mortgage of real estate (first liens*),	62,250 00
Interest due or accrued thereon	695 28
Stocks, bonds, etc., as per schedule	748,450 00
Loans on collateral security as per schedule	22,950 00

* Value of lands mortgaged	$175,000 00
Value of buildings thereon	100,000 00
Amount of insurance held as collateral	84,000 00

Cash in the office and in bank	$19,308 84	
Interest due and accrued	1,011 00	
Premiums in course of collection (gross)	26,532 86	
Rents due and accrued	50 00	
Gross assets		$888,420 69

LIABILITIES.

Net amount of unpaid losses	$15,000 00	
Unearned premiums on outstanding risks	118,843 87	
Due and accrued for rent, salaries, etc.	1,000 00	
Commissions and brokerage	6,000 00	
Gross liabilities, except capital		140,843 87
Surplus as regards policy-holders		$747,576 82
Paid-up capital		300,000 00
Surplus over capital		$447,576 82

INCOME.

Cash received for fire premiums	$216,774 00	
Deduct re-insurance and return premiums	4,336 38	
Net cash received for fire premiums		$212,437 62
Interest received on bonds and mortgages		5,482 14
and dividends received from all other sources		24,673 43
Income from rents		747 92
Gross cash income		$243,341 11

EXPENDITURES.

Cash paid for fire losses	$122,972 50	
Deduct salvage and re-insurance	3,487 83	
Net cash paid for fire losses		$119,484 67
Cash dividends paid		30,000 00
paid for commissions and brokerage		12,648 62
for salaries of officers and employés		26,825 00
for state and local taxes		1,862 98
for incidentals		20,307 81
Gross cash expenditures		$211,129 08

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$33,897,371 00	$159,965 34
written during 1880	44,661,052 00	241,020 00
Total	$78,558,423 00	$100,985 34
Deduct risks expired and terminated	34,483,521 00	168,392 85
In force at end of year	$44,074,902 00	$232,592 49
Deduct amount re-insured	651,011 00	4,803 90
Net amount in force	$43,423,891 00	$227,788 59

MISCELLANEOUS.

Premiums received from organization of company	$4,780,980 91
Losses paid from organization of company	1,742,726 21
Cash dividends declared from organization of company	2,516,500 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	116,734 81
Company's stock owned by directors	75,025 00

NEW YORK CITY INSURANCE COMPANY, NEW YORK.

[Incorporated Feb. 19, 1872. Commenced business March 1, 1872.]

PAID-UP CAPITAL, $300,000.

JOHN W. SIMONSON, *President.* J. D. KINSMAN, *Secretary.*

Office, No. 151 Broadway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$280,000 00	$325,631 25
Brooklyn city bonds	20,000 00	22,800 00
	$300,000 00	$348,431 25

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens *),	$10,000 00	
Interest due or accrued thereon	50 00	
Stocks, bonds, etc., as per schedule	348,431 25	
Cash in the office of the company	5,904 24	
deposited in bank	27,762 60	
Interest due and accrued	65 27	
Premiums in course of collection (net)	32,128 05	
Gross assets		$424,341 41

LIABILITIES.

Losses adjusted unpaid	$3,649 58	
claimed and reported	6,170 33	
Unearned premiums on outstanding risks	96,633 11	
Due and accrued for rent, salaries, etc.	766 66	
Gross liabilities, except capital		107,219 68
Surplus as regards policy-holders		$317,121 73
Paid-up capital		300,000 00
Surplus over capital		$17,121 73

* Value of lands mortgaged $5,000 00
Value of buildings thereon 10,000 00
Amount of insurance held as collateral 8,000 00

Income.

Cash received for fire premiums	$235,238 96	
Deduct re-insurance and return premiums	32,007 09	
Net cash received for fire premiums		$203,231 87
Interest received on bonds and mortgages		650 00
and dividends received from all other sources		15,939 92
Gross cash income		$219,821 79

Expenditures.

Cash paid for fire losses	$143,579 19	
Deduct salvage and re-insurance	13,370 46	
Net cash paid for fire losses		$130,208 73
Cash dividends paid		10,500 00
paid for commissions and brokerage		43,912 15
for salaries of officers and employés		15,154 51
for state and local taxes		2,512 12
for incidentals		27,908 01
Gross cash expenditures		$230,195 52

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$20,083,879 00	$156,266 41
written during 1880	28,200,129 00	242,499 85
Total	$48,284,008 00	$398,766 26
Deduct risks expired and terminated	23,476,142 00	199,222 17
In force at end of year	$24,807,866 00	$199,544 09
Deduct amount re-insured	1,029,643 00	9,474 93
Net amount in force	$23,778,223 00	$190,069 16

Miscellaneous.

Premiums received from organization of company	$1,181,093 00
Losses paid from organization of company	634,829 00
Cash dividends declared from organization of company	105,500 00
Dividends declared during the year (3½ per cent)	10,500 00
Fire losses incurred during the year	123,600 45
Company's stock owned by directors	91,600 00

NIAGARA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, $500,000.

PETER NOTMAN, *President.* THOMAS F. GOODRICH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$500,000 00	$579,868 75
Jersey City bonds	8,000 00	8,280 00
District of Columbia bonds	10,000 00	10,300 00
New York Gas-Light Company bonds	100,000 00	101,000 00
Albany and Susquehanna Railroad bonds	50,000 00	62,500 00
Delaware and Hudson Canal Company bonds	20,000 00	23,000 00
Quincy, Alton, and St. Louis R.R. bonds	49,000 00	45,600 00
Chicago, Milwaukee, and St. Paul R.R. bonds	100,000 00	108,000 00
St. Louis and Iron Mountain Railroad bonds	50,000 00	55,000 00
164 shares American Exchange National Bank	16,400 00	20,500 00
Lake Erie and Western Railroad bonds	15,000 00	16,500 00
	$918,400 00	$1,030,548 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
202 shares Delaware, Lackawanna, and W.R.R. 116 " New Jersey Zinc Company 15 " Warren Railroad Company Buffalo, Bradford, and Pittsburg R.R. bonds	$26,600 00	$14,000 00
44 shares Fourth National Bank, New York	5,060 00	4,000 00
20 " First National Bank, Stamford 6 " N. Y., N. H., and Hartford R.R.	3,900 00	2,500 00
40 " Lorillard Insurance Company	800 00	600 00
86 " Hanover Insurance Company 8 " Republic Insurance Company 10 " New York City Insurance Co. 15 " Sun Mutual Insurance Company	8,350 00	5,800 00
United States bonds Chesapeake and Ohio Railroad bonds	199,625 00	125,000 00
300 shares Central Pacific Railroad 30 " North-Western Railroad 100 " Chicago and Alton Railroad 100 " Denver and Rio Grande Railroad 200 " Wabash Railroad	64,300 00	50,000 00
200 " Albany and Susquehanna Railroad 50 " New York Gas-Light Company 200 " Delaware and Hudson Canal Co.	47,000 00	30,000 00
300 " New York Cent'l and H. R. R.R. 200 " Western Union Telegraph Co. Indiana and Cincinnati Railroad bonds	64,000 00	50,000 00
	$419,635 00	$281,900 09

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$25,000 00	
Loans on mortgage of real estate (first liens *),	79,500 00	
Interest due or accrued thereon	2,380 09	
Stocks, bonds, etc., as per schedule	1,030,548 75	
Loans on collateral security as per schedule	281,900 00	
Cash deposited in bank	32,096 15	
Interest due and accrued	15,134 40	
Premiums in course of collection (gross)	90,927 44	
Gross assets †		$1,557,486 83
Deduct special deposits in other states		67,200 00
Balance		$1,490,286 83

Liabilities.

Losses adjusted unpaid	$30,233 25	
disputed or resisted	14,500 00	
Unearned premiums on outstanding risks	389,849 69	
Dividends to stockholders unpaid	245 50	
Commissions and brokerage	4,300 00	
Gross liabilities, except capital	$439,128 44	
Deduct liabilities on special deposits	14,608 00	
		424,520 44
Surplus as regards policy-holders		$1,065,766 39
Paid-up capital		500,000 00
Surplus over capital		$565,766 39

Income.

Cash received for fire premiums	$687,824 93	
Deduct re-insurance and return premiums	88,933 49	
Net cash received for fire premiums		$598,891 44
Interest received on bonds and mortgages		5,565 81
and dividends received from all sources		66,058 96
Income from rents, etc.		18,999 58
Gross cash income		$689,515 79

Expenditures.

Cash paid for fire losses	$268,963 31	
Deduct salvage and re-insurance	21,514 40	
Net cash paid for fire losses		$247,448 91
Cash dividends paid		64,990 00
paid for commissions and brokerage		107,092 73

* Value of lands mortgaged $106,250 00
Value of buildings thereon 60,750 00
Amount of insurance held as collateral 60,750 00

† Including $250,000 special reserve fund, held under New York law.

Cash paid for salaries of officers and employés	$51,370 93
for state and local taxes	15,993 86
for incidentals	73,304 03
Gross cash expenditures	$560,200 46

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$65,552,928 00	$594,213 48
written during 1880	82,572,549 00	689,034 52
Total	$148,125,477 00	$1,283,248 00
Deduct risks expired and terminated	63,138,013 00	496,916 05
In force at end of year	$84,987,464 00	$786,331 95
Deduct amount re-insured	3,755,669 00	37,766 34
Net amount in force	$81,231,795 00	$748,565 61

Miscellaneous.

Premiums received from organization of company	$11,799,796 48
Losses paid from organization of company	6,575,965 91
Cash dividends declared from organization of company	1,584,000 00
Dividends declared during the year (13 per cent)	65,000 00
Fire losses incurred during the year	242,187 34
Company's stock owned by directors	216,200 00

NORTHERN INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated March 23, 1872. Commenced business March 23, 1872.]

Paid-up Capital, $250,000.

George B. Phelps, *President.* A. H. Wray, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$100,000 00	$107,000 00
Clayton and Theresa Railroad bonds	10,000 00	11,000 00
Keokuk and Des Moines Railroad bonds	4,000 00	4,120 00
Rome, Watertown, and Ogdensb'g R.R. bonds,	12,000 00	13,200 00
Utica, Clinton, and B. Railroad bonds	1,000 00	1,000 00
Carthage, Watertown, and S. H. R.R. bonds	1,000 00	1,100 00
Manistee city bonds	400 00	400 00
	$128,400 00	$137,820 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Jefferson County National Bank	$6,000 00	$5,000 00
Hounsfield town bond	1,000 00	900 00
Rome, Watertown, and Ogdensb'g R.R. bonds,	2,200 00	1,500 00
	$9,200 00	$7,400 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$48,389 62	
Loans on mortgage of real estate (first liens *),	95,770 77	
Interest due or accrued thereon	3,900 22	
Stocks, bonds, etc., as per schedule	137,820 00	
Loans on collateral security as per schedule	7,400 00	
Cash in the office of the company	3,463 19	
deposited in bank	37,370 25	
Interest due and accrued	332 29	
Premiums in course of collection (gross)	29,722 46	
Rents due and accrued	720 82	
Gross assets		$364,889 62

Liabilities.

Losses adjusted unpaid	$9,598 25	
claimed and reported	5,700 00	
disputed or resisted	2,100 00	
Unearned premiums on outstanding risks	93,553 06	
Commissions and brokerage	2,706 15	
Gross liabilities, except capital		113,657 46
Surplus as regards policy-holders		$251,232 16
Paid-up capital		250,000 00
Surplus over capital		$1,232 16

Income.

Cash received for fire premiums	$220,785 27	
Deduct re-insurance and return premiums	33,060 19	
Net cash received for fire premiums		$187,725 08
Interest received on bonds and mortgages		6,844 19
and dividends received from all other sources		7,351 28
Income from rents		742 41
Suspense account		893 07
Gross cash income		$203,556 03

Expenditures.

Cash paid for fire losses	$141,139 56	
Deduct salvage and re-insurance	3,530 71	
Net cash paid for fire losses		$137,608 85
Cash dividends paid		7,500 00
paid for commissions and brokerage		33,801 88
for salaries of officers and employés		15,144 11
for state and local taxes		6,270 61
for incidentals		11,101 21
Gross cash expenditures		$211,426 66

* Value of lands mortgaged $143,600 00
Value of buildings thereon 75,000 00
Amount of insurance held as collateral 58,050 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$14,273,310 00	$181,565 66
written during 1880	18,556,882 00	220,785 27
Total	$32,830,192 00	$402,350 93
Deduct risks expired and terminated	18,164,312 00	215,552 16
In force at end of year	$14,665,880 00	$186,798 77
Deduct amount re-insured	129,073 00	1,733 41
Net amount in force	$14,536,807 00	$185,065 36

Miscellaneous.

Premiums received from organization of company	$1,426,087 66
Losses paid from organization of company	927,766 94
Cash dividends declared from organization of company	32,500 00
Dividends declared during the year (3 per cent)	7,500 00
Fire losses incurred during the year	136,695 01
Company's stock owned by directors	89,400 00

NORTHWESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869. Commenced business July 1, 1869.]

Paid-up Capital, $600,000.

Alexander Mitchell, *President.* John P. McGregor, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$410,000 00	$480,125 00
Chicago, Milwaukee, and St. Paul R.R. bonds,	65,000 00	80,950 00
Milwaukee water bonds	150,000 00	180,000 00
Milwaukee county bonds	23,200 00	26,912 00
	$648,200 00	$767,987 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$147,000 00
Interest due or accrued thereon	1,762 22
Stocks, bonds, etc., as per schedule	767,987 00
Cash in the office of the company	2,890 19
deposited in bank	60,541 65
Interest due and accrued	1,298 12
Premiums in course of collection (gross)	22,446 99
Salvages	2,500 00

* Value of lands mortgaged $211,000 00
Value of buildings thereon 192,000 00
Amount of insurance held as collateral 118,750 00

Board of Trade certificates	$500 00	
Due from insurance companies	267 75	
Gross assets		$1,007,193 92
Liabilities.		
Losses adjusted unpaid	$4,659 08	
claimed and reported	20,945 00	
Unearned premiums on outstanding risks	167,149 61	
Commissions and brokerage	3,100 48	
Due insurance companies	3,200 37	
Attorneys' fees	458 33	
Gross liabilities, except capital		199,512 87
Surplus as regards policy-holders		$807,681 05
Paid-up capital		600,000 00
Surplus over capital		$207,681 05
Income.		
Cash received for fire premiums	$301,454 88	
Deduct re-insurance and return premiums	24,390 64	
Net cash received for fire premiums		$277,064 24
Cash rec'd for marine and inland premiums	$54,546 69	
Deduct re-insurance and return premiums	10,307 88	
Net cash rec'd for marine and inl'd premiums,		44,238 81
Interest received on bonds and mortgages		10,301 49
and dividends received from all other sources		38,537 40
Gross cash income		$370,141 94
Expenditures.		
Cash paid for fire losses	$145,419 39	
Deduct salvage and re-insurance	681 00	
Net cash paid for fire losses		$144,738 39
Cash paid for marine and inland losses	$60,240 06	
Deduct salvage and re-insurance	12,246 49	
Net cash paid for marine and inland losses		47,993 57
Cash dividends paid		48,000 00
paid for commissions and brokerage		45,233 58
for salaries of officers and employés		31,261 63
for state and local taxes		9,124 36
for incidentals		31,980 78
Gross cash expenditures		$358,332 31

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879.	$25,175,228 00	$287,459 88
written during 1880	31,739,084 00	298,290 49
Total	$56,914,312 00	$585,750 37
Deduct risks expired and terminated	28,886,979 00	262,364 41
In force at end of year	$28,027,333 00	$323,385 96
Deduct amount re-insured	231,701 00	2,287 99
Net amount in force	$27,795,632 00	$321,097 97

		Premiums.
Marine risks outstanding Dec. 31, 1879	$250,000 00	$5,000 00
written during 1880	7,712,144 00	54,546 69
Total	$7,962,144 00	$59,546 69
Deduct risks expired and terminated	7,812,144 00	57,546 69
In force at end of year	$150,000 00	$2,000 00

MISCELLANEOUS.

Premiums received from organization of company	$4,009,351 06
Losses paid from organization of company	2,260,680 46
Cash dividends declared from organization of company	327,000 00
Dividends declared during the year (8 per cent)	48,000 00
Fire losses incurred during the year	133,009 37
Marine losses incurred during the year	33,771 74
Company's stock owned by directors	354,500 00

ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

PAID-UP CAPITAL, $500,000.

SELDEN C. PRESTON, *President.* GEORGE W. LESTER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
504 shares	American National Bank, Hartford,	$25,200 00	$37,296 00
120 "	Ætna National Bank, Hartford	12,000 00	16,320 00
130 "	Charter Oak Nat'l Bank, Hartford,	13,000 00	18,200 00
100 "	Farm's and Mech. Nat'l B'k, H'd	10,000 00	13,000 00
119 "	Mercantile National B'k, Hartford,	11,900 00	16,065 00
62 "	Phœnix National Bank, Hartford	6,200 00	10,416 00
182 "	Exchange National Bank, Hartford,	9,100 00	13,832 00
124 "	City National Bank, Hartford	12,400 00	12,772 00
324 "	Hartford National Bank, Hartford,	32,400 00	53,460 00
75 "	Metropolitan National Bank, N.Y.	7,500 00	11,250 00
100 "	Conn. Trust and Safe Deposit Co.	10,000 00	10,000 00
300 "	N. Y., N. H., and Hartford R.R. Co.	30,000 00	51,900 00
400 "	Cleveland and Pittsburg R.R. Co.	20,000 00	25,400 00
Chicago, Milwaukee, and St. Paul R.R. bonds,		20,000 00	24,600 00
Indianapolis and Cincinnati R.R. Co. bonds		11,000 00	11,550 00
Vermont Valley Railroad Company bonds		25,000 00	25,250 00
Peoria (Ill.) county bonds		5,000 00	5,500 00
Pawtucket (R.I.) town bonds		25,000 00	28,750 00
New Brunswick (N.J.) city bonds		10,000 00	10,000 00
Evansville (Ind.) city bonds		15,000 00	15,750 00
Atlantic Dock Company bonds		9,000 00	9,540 00
Norwich (Conn.) town bonds		60,000 00	72,000 00
Lockport (N.Y.) city bonds		10,000 00	11,000 00

	Par value.	Market value.
Washington (Ind.) city (school) bonds	$15,000 00	$16,500 00
Indianapolis (Ind.) city bonds	20,000 00	21,000 00
Hartford (Conn.) town bonds	4,000 00	4,280 00
United States bonds	25,000 00	26,125 00
	$453,700 00	$571,756 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon
5 shares Ætna National Bank	$680 00	$300 00
25 " National Fire Insurance Company	4,250 00	600 00
25 " Adams Express Company stock	3,000 00	786 00
30 " Ætna Life Insurance Company	4,500 00	1,200 00
2 " Ætna Fire Insurance Company	520 00	1,880 00
15 " American National Bank, Hartford,	1,110 00	
5 " Charter Oak Nat'l B'k stock, H'd	700 00	
3 " First National Bank, Hartford	369 00	
388 " Willimantic Linen Company	32,980 00	20,000 00
Connecticut state bonds	3,360 00	3,000 00
United States bonds	1,135 00	1,000 00
	$52,604 00	$28,766 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$27,994 69	
Loans on mortgage of real estate (first liens*),	126,850 00	
Interest due or accrued thereon	1,997 31	
Stocks, bonds, etc., as per schedule	571,756 00	
Loans on collateral security as per schedule	28,766 00	
Cash in the office of the company	1,565 23	
deposited in bank	53,696 93	
Interest due and accrued	8,687 39	
Premiums in course of collection (net)	31,986 52	
Rents due and accrued	281 00	
Gross assets		$853,581 07

Liabilities.

Net amount of unpaid losses	$15,809 35	
Unearned premiums on outstanding risks	155,160 41	
Gross liabilities, except capital		170,969 76
Surplus as regards policy-holders		$682,611 31
Paid-up capital		500,000 00
Surplus over capital		$182,611 31

* Total value of property mortgaged $330,000 00
Amount of insurance held as collateral 116,050 00

Income.

Cash received for fire premiums	$279,429 95	
Deduct re-insurance and return premiums	30,624 94	
Net cash received for fire premiums		$248,805 01
Interest received on bonds and mortgages		8,986 64
and dividends received from all other sources		34,213 71
Income from rents		519 50
Gross cash income		$292,524 86

Expenditures.

Cash paid for fire losses	$155,718 16	
Deduct salvage and re-insurance	5,407 48	
Net cash paid for fire losses		$150,310 68
Cash dividends paid		50,000 00
paid for commissions and brokerage		40,087 08
for salaries of officers and employés		21,664 92
for state and local taxes		6,381 96
for incidentals		19,197 85
Gross cash expenditures		$287,642 49

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$24,764,441 00	$279,240 99
written during 1880	24,448,329 00	279,429 95
Total	$49,212,770 00	$558,670 94
Deduct risks expired and terminated	23,309,507 00	247,009 42
In force at end of year	$25,903,263 00	$311,661 52
Deduct amount re-insured	342,630 00	5,246 31
Net amount in force	$25,560,633 00	$306,415 21

Miscellaneous.

Premiums received from organization of company	$2,860,732 99
Losses paid from organization of company	1,483,736 72
Cash dividends declared from organization of company	395,000 00
Dividends declared during the year (10 per cent)	50,000 00
Fire losses incurred during the year	143,746 31
Company's stock owned by directors	58,800 00

ORIENT MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated Feb. 18, 1854. Commenced business March 1, 1854.]

EUGENE DUTILH, *President.* CHARLES IRVING, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$250,000 00	$280,031 25
Sandy Hook and City Island Tel. Co. stock	1,000 00	1,000 00
	$251,000 00	$281,031 25

SUMMARY OF ASSETS Dec. 31, 1880.

Cash value of unencumbered real estate	$350,029 18	
Stocks and bonds as per schedule	281,031 25	
Cash deposited in various banks	93,279 63	
Interest due and accrued	4,628 52	
Premiums in course of collection (gross)	73,146 06	
Notes taken for marine and inland risks	319,466 24	
Re-insurance due	3,889 54	
Company's own scrip	$77,142 00	
Gross assets		$1,125,470 42

LIABILITIES.

Losses claimed and reported	$116,050 00	
disputed or resisted	2,750 00	
Unearned premiums on outstanding risks	154,517 68	
Unpaid scrip ordered to be redeemed	836 00	
Interest due or accrued on scrip	8,515 13	
Commissions and brokerage	6,238 27	
Return premiums	18 38	
Due for re-insurance	7,093 50	
Gross liabilities, except scrip		296,018 96
Surplus as regards policy-holders		$829,451 46
Scrip outstanding not ordered to be redeemed *		593,528 00
Surplus over scrip		$235,923 46

INCOME.

Cash rec'd for marine and inland premiums,	$1,037,170 10	
Deduct re-insurance and return premiums	236,429 91	
Net cash rec'd for marine and inl'd premiums,		$800,740 19
Interest and dividends received from all sources		13,944 25
Income from rents		27,000 50
Gross cash income		$841,684 94

* Not including $77,142 held by company.

Expenditures.

Cash paid for marine and inland losses	$854,349 06	
Deduct salvage and re-insurance	212,933 81	
Net cash paid for marine and inland losses		$641,415 25
Interest paid scrip-holders		39,010 62
Cash paid for commissions and brokerage		78,647 18
for salaries of officers and employés		42,879 08
for state and local taxes		16,025 10
for incidentals		17,884 13
Gross cash expenditures		$835,861 36

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1879	$23,706,642 00	$144,765 10
written during 1880	215,773,599 00	1,041,762 63
Total	$239,480,241 00	$1,186,527 73
Deduct risks expired and terminated	207,173,923 00	1,032,010 05
In force at end of year	$32,306,318 00	$151,517 68

Miscellaneous.

Premiums received from organization of company	$22,777,975 28
Losses paid from organization of company	12,019,211 18
Marine and inland losses incurred during the year	500,989 47

PACIFIC FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 26, 1851. Commenced business April 29, 1851.]

Paid-up Capital, $200,000.

Thomas F. Jeremiah, *President.* William A. Butler, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$423,000 00	$495,595 62

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
42 shares	Marine National Bank	$5,460 00	$7,000 00
40 "	Mechanics' Bank, Brooklyn	3,400 00	
20 "	Importers' and Traders' Bank	4,600 00	
20 "	Chatham National Bank	550 00	2,975 00
30 "	Importers' and Traders' Ins. Co.	1,470 00	
9 "	Importers' and Traders' Nat'l Bank,	2,070 00	900 00
18 "	Importers' and Traders' Ins. Co.	882 00	600 00
10 "	People's Fire Insurance Company	560 00	400 00
2 "	Eighth Avenue Railroad	400 00	200 00
20 "	National Citizens' Bank	550 00	450 00
		$19,942 00	$12,525 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$81,100 00	
Loans on mortgage of real estate (first liens *),	102,850 00	
Interest due or accrued thereon	911 38	
Bonds as per schedule	495,595 62	
Loans on collateral security as per schedule	12,525 00	
Cash in the office of the company	4,325 14	
deposited in bank	9,865 84	
Interest due and accrued	772 69	
Premiums in course of collection (gross)	14,121 78	
Rents due and accrued	252 08	
Prem's more than three months due, $406 20		
Gross assets		$722,319 53

Liabilities.

Losses claimed and reported	$3,675 00	
disputed or resisted	1,400 00	
Unearned premiums on outstanding risks	85,483 49	
Commissions and brokerage	3,086 70	
Gross liabilities, except capital		93,645 19
Surplus as regards policy-holders		$628,674 34
Paid-up capital		200,000 00
Surplus over capital		$428,674 34

Income.

Cash received for fire premiums	$164,019 21	
Deduct re-insurance and return premiums	6,958 69	
Net cash received for fire premiums		$157,060 52
Interest received on bonds and mortgages		8,863 04
and dividends received from all other sources		25,274 01
Income from rents		1,512 90
Gross cash income		$192,710 47

Expenditures.

Cash paid for fire losses	$67,924 61	
Deduct salvage and re-insurance	2,506 15	
Net cash paid for fire losses		$65,418 46
Cash dividends paid		40,000 00
paid for commissions and brokerage		27,639 39
for salaries of officers and employés		27,313 39
for state and local taxes		5,602 32
for incidentals		11,984 55
Gross cash expenditures		$177,958 11

* Value of lands mortgaged $103,300 00
Value of buildings thereon 102,700 00
Amount of insurance held as collateral . . . 101,700 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$25,121,140 00	$137,375 96
written during 1880	30,125,697 00	170,969 64
Total	$55,246,837 00	$308,345 60
Deduct risks expired and terminated	27,190,979 00	139,678 19
In force at end of year	$28,055,858 00	$168,667 41
Deduct amount re-insured	281,457 00	1,886 59
Net amount in force	$27,774,401 00	$166,780 82

Miscellaneous.

Premiums received from organization of company	$3,432,249 00
Losses paid from organization of company	1,502,000 00
Cash dividends declared from organization of company	1,038,000 00
Dividends declared during the year (20 per cent)	40,000 00
Fire losses incurred during the year	54,493 46
Company's stock owned by directors	50,450 00

PARK FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

Paid-up Capital, $200,000.

William Jaffray, *President.* William Valentine, *Secretary.*

Summary of Assets Dec. 31, 1880.

United States bonds	$328,762 50	
Cash deposited in bank	5,795 54	
Interest due and accrued	6,337 50	
Premiums in course of collection (gross)	5,467 32	
Prem's more than three months due, $480 33		
Gross assets		$346,362 86

Liabilities.

Losses adjusted unpaid	$3,300 00	
disputed or resisted	1,000 00	
Unearned premiums on outstanding risks	30,827 45	
Due and accrued for rent, salaries, etc.	750 00	
State and local taxes	574 36	
Commissions and brokerage	820 09	
Gross liabilities, except capital		37,271 90
Surplus as regards policy-holders		$309,090 96
Paid-up capital		200,000 00
Surplus over capital		$109,090 96

Income.

Cash received for fire premiums	$67,998 95	
Deduct re-insurance and return premiums	5,460 32	
Net cash received for fire premiums		$62,538 63
Interest and dividends received from all sources		14,655 00
Income from rents		100 00
Gross cash income		$77,293 63

Expenditures.

Cash paid for fire losses	$25,634 84
dividends paid	24,000 00
paid for commissions and brokerage	10,802 69
for salaries of officers and employés	10,500 00
for state and local taxes	592 05
for incidentals	7,235 62
Gross cash expenditures	$78,765 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$7,236,083 00	$51,789 40
written during 1880	13,047,282 00	66,855 46
Total	$20,283,365 00	$118,644 86
Deduct risks expired and terminated	12,043,468 00	57,007 77
In force at end of year	$8,239,897 00	$61,637 09
Deduct amount re-insured	283,500 00	1,080 72
Net amount in force	$7,956,397 00	$60,556 37

Miscellaneous.

Premiums received from organization of company	$2,373,518 54
Losses paid from organization of company	1,157,706 52
Cash dividends declared from organization of company	678,000 00
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	22,676 95
Company's stock owned by directors	51,700 00

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1825. Commenced business April, 1825.]

Paid-up Capital, $400,000.

John Devereux, *President.* William. G. Crowell, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$270,000 00	$274,950 00
Philadelphia city loans	55,500 00	70,000 00
250 shares Phila., Wil., and Balt. R.R. Co.	12,500 00	18,500 00

	Par value.	Market value.
Philadelphia, Wil., and Balt. R R. bonds	$10,000 00	$11,500 00
Pennsylvania Railroad Company bonds	99,000 00	107,310 00
Easton and Amboy Railroad Company loan	50,000 00	52,500 00
Philadelphia and Reading Railroad Co. loan	59,021 00	66,780 80
Delaware Railroad Company loan	15,000 00	17,400 00
Philadelphia and Erie Railroad Company loan,	25,000 00	26,500 00
North Pennsylvania Railroad Company loan	40,000 00	43,600 00
Lehigh Valley Railroad Company loan	55,000 00	65,890 00
Harris., Ports., Mt. Joy, and L. R.R. Co. loan,	20,000 00	21,400 00
Elmira and Williamsport Railroad Co. loan	25,000 00	29,000 00
West Jersey Railroad Company loan	10,000 00	12,100 00
Pennsylvania and N. Y. Canal and R.R. loan	24,000 00	29,280 00
United Companies of New Jersey loan	60,000 00	69,600 00
Southern Central R.R. Co. of N. Y. loan	20,000 00	20,000 00
Western Pennsylvania Railroad Co. loan	4,000 00	4,400 00
The Car Trust of Pennsylvania	57,000 00	57,000 00
The Empire Car Trust	27,000 00	27,000 00
The New Jersey Car Trust	22,000 00	22,000 00
Central New Jersey Car Trust	18,000 00	18,000 00
The New York and Pacific Car Trust Asso.	47,000 00	47,000 00
Car Trust of New York, No. 2	33,000 00	33,000 00
The Pennsylvania Company	20,000 00	20,000 00
American Steamship Co. of Phila. loan	15,000 00	16,500 00
Schuylkill Navigation Company loan	20,700 00	17,890 00
Lehigh Coal and Navigation Company loan	49,000 00	53,610 00
Chesapeake and Delaware Canal Co. loan	10,000 00	8,500 00
Delaware Division Canal Company loan	20,000 00	20,000 00
Phila. and Reading Coal and Iron Co. loan	20,000 00	10,000 00
Pennsylvania state loan, 6s	1,500 00	1,635 00
Harrisburg city loan, 6s	18,000 00	21,240 00
St. Louis city loan, 6s	25,000 00	28,500 00
Delaware state loan, 6s	10,000 00	10,500 00
New Jersey state loan, 6s	1,000 00	1,000 00
Camden county loan, 6s	15,000 00	16,200 00
Cincinnati city loan	53,000 00	66,580 00
Pittsburg city loan	60,000 00	72,820 00
Newark city loan, 7s	20,000 00	22,950 00
200 shares Philadelphia bank stock	20,000 00	43,200 00
20 " Manayunk Gas Company stock	1,000 00	1,000 00
	$1,437,221 00	$1,576,835 80

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
500 shares Pennsylvania Railroad Company	$33,500 00	$27,500 00
100 " Pennsylvania Railroad Company	3,350 00	2,800 00
50 " American Life Ins. Company	2,500 00	2,500 00

	Market value.	Loaned thereon.
15 shares Pennsylvania Fire Ins. Company .	$2,550 00	$1,000 00
6 " Insurance Company State of Penn.	1,784 00	1,000 00
	$43,684 00	$34,800 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate . .	$128,500 00	
Loans on mortgage of real estate (first liens *),	291,807 00	
Interest due or accrued thereon . . .	6,132 64	
Stocks, bonds, etc., as per schedule . .	1,576,835 80	
Loans on collateral security as per schedule .	34,800 00	
Cash in the office of the company . . .	5,059 12	
deposited in bank	20,440 00	
Premiums in course of collection (gross) .	67,464 15	
Gross assets		$2,131,038 71

Liabilities.

Losses adjusted unpaid	$45,000 00	
Unearned premiums on outstanding risks .	354,670 05	
Reclaimable on perpetual fire policies . .	424,499 65	
State and local taxes	2,000 00	
Commissions and brokerage	20,000 00	
Gross liabilities, except capital . .		846,169 70
Surplus as regards policy-holders . . .		$1,284,869 01
Paid-up capital		400,000 00
Surplus over capital		$884,869 01

Income.

Cash received for fire premiums . . .	$652,205 38	
Deduct re-insurance and return premiums .	50,796 54	
Net cash received for fire premiums . .		$601,408 84
Interest received on bonds and mortgages		19,392 43
and dividends received from all other sources . .		80,411 04
Income from rents		250 00
from perpetual insurance		687 20
Profit on securities sold		983 94
Deposits received for perpetual fire risks . .	$17,311 47	
Gross cash income		$703,133 45

Expenditures.

Cash paid for fire losses	$345,695 18
dividends paid	40,000 00

* Total value of property mortgaged $44,000 00
Amount of insurance held as collateral . . . 196,167 00

Cash paid for commissions and brokerage		$95,101 85
for salaries of officers and employés		92,905 53
for state and local taxes		19,354 54
for incidentals		13,031 64
Deposits returned on perpetual fire risks	$12,450 01	
Gross cash expenditures		$606,088 74

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$53,177,560 00	$632,884 00
written during 1880	62,288,560 00	652,205 38
Total	$115,466,120 00	$1,285,089 38
Deduct risks expired and terminated	54,816,489 00	582,367 48
In force at end of year	$60,649,631 00	$702,721 90
Deduct amount re-insured	809,334 00	9,158 99
Net amount in force	$59,840,297 00	$693,562 91

Miscellaneous.

Premiums received from organization of company	$8,531,245 00
Losses paid from organization of company	5,868,390 00
Cash dividends declared from organization of company	2,019,000 00
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	348,695 18
Company's stock owned by directors	72,500 00

PEOPLE'S INSURANCE COMPANY, NEWARK, N.J.

[Incorporated March 5, 1866. Commenced business Oct 11, 1867.]

Paid-up Capital, $300,000.

John M. Randall, *President.* J. H. Lindsley, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$122,000 00	$125,950 00
Essex county bond	9,000 00	9,540 00
	$131,000 00	$135,490 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Newark City Ice Company stock	$11,775 00	$7,000 00
German National Bank	900 00	500 00
	$12,675 00	$7,500 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$155,506 34	
Loans on mortgage of real estate (first liens *)	116,920 61	
Interest due or accrued thereon	3,388 51	
Stocks, bonds, etc., as per schedule	135,490 00	
Loans on collateral security as per schedule	7,500 00	
Cash in the office of the company	9,663 44	
deposited in bank	31,400 10	
Interest due and accrued	285 00	
Premiums in course of collection (gross)	13,850 05	
Rents due and accrued	1,974 00	
Gross assets		$475,978 05

Liabilities.

Losses adjusted unpaid	$20,299 46	
claimed and reported	7,326 32	
disputed or resisted	200 00	
Unearned premiums on outstanding risks	115,120 51	
Commissions and brokerage	1,500 00	
Gross liabilities, except capital and scrip		144,446 29
Surplus as regards policy-holders		$331,531 76
Paid-up capital	$300,000 00	
Scrip outstanding not ordered to be redeemed	633 00	
		300,633 00
Surplus over capital and scrip		$30,898 76

Income.

Cash received for fire premiums	$250,778 53	
Deduct re-insurance and return premiums	21,521 41	
Net cash received for fire premiums		$229,257 12
Interest received on bonds and mortgages		8,131 75
and dividends received from all other sources		8,195 75
Income from rents		5,816 44
Gross cash income		$251,401 06

Expenditures.

Cash paid for fire losses	$180,375 38	
Deduct salvage and re-insurance	4,473 47	
Net cash paid for fire losses		$175,901 91
Cash dividends paid		12,000 00
paid for redemption of scrip		229 75

* Value of lands mortgaged $100,000 00
Value of buildings thereon 134,050 00
Amount of insurance held as collateral 116,300 00

Cash paid for commissions and brokerage	$52,116 52
for salaries of officers and employés	13,650 01
for state and local taxes	9,807 15
for incidentals	9,314 49
Gross cash expenditures	$273,019 83

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$19,710,324 00	$222,380 68
written during 1880	22,981,046 00	250,377 52
Total	$42,691,370 00	$472,758 20
Deduct risks expired and terminated	21,622,014 00	238,449 98
In force at end of year	$21,069,356 00	$234,308 22
Deduct amount re-insured	424,394 00	5,401 74
Net amount in force	$20,644,962 00	$228,906 48

MISCELLANEOUS.

Premiums received from organization of company	$2,610,150 95
Losses paid from organization of company	1,297,165 32
Cash dividends declared from organization of company	224,220 00
Dividends declared during the year (4 per cent)	12,000 00
Fire losses incurred during the year	172,158 39
Company's stock owned by directors	142,800 00

PEOPLE'S FIRE INSURANCE COMPANY, TRENTON, N.J.

[Incorporated Feb. 25, 1861. Commenced business Feb. 10, 1865.]

PAID-UP CAPITAL, $300,000.

CHARLES SCOTT, *President.* C. V. C. MURPHY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$180.000 00	$191,512 50
New Jersey state bonds	15,000 00	16,800 00
Jersey city bonds	25,000 00	26,250 00
Elizabeth city bonds	10,000 00	4,000 00
Mechanics' National Bank stock	7,500 00	9,600 00
Pennsylvania Railroad Company stock	50,000 00	66,875 00
Central Railroad of New Jersey bonds	1,000 00	1,120 00
	$288,500 00	$316,157 50

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$33,004 40
Loans on mortgage of real estate (first liens *),	208,150 00

* Value of lands mortgaged $204,600 00
Value of buildings thereon 256,500 00
Amount of insurance held as collateral 146,400 00

Interest due or accrued thereon	$3,392 25	
Stocks, bonds, etc., as per schedule	316,157 50	
Cash deposited in bank	33,035 60	
Premiums in course of collection (gross)	17,106 12	
Rents due and accrued	126 00	
Gross assets		$610,971 87

LIABILITIES.

Losses adjusted unpaid	$13,892 23	
claimed and reported	4,630 00	
disputed or resisted	1,500 00	
Unearned premiums on outstanding risks	92,022 77	
Due and accrued for rent, salaries, etc.	350 00	
Commissions and brokerage	3,420 20	
Return premiums	1,703 77	
Gross liabilities, except capital		117,518 97
Surplus as regards policy-holders		$493,452 90
Paid-up capital		300,000 00
Surplus over capital		$193,452 90

INCOME.

Cash received for fire premiums	$155,033 14	
Deduct re-insurance and return premiums	14,928 99	
Net cash received for fire premiums		$140,104 15
Interest received on bonds and mortgages		12,373 88
and dividends received from all other sources		16,665 47
Income from rents		4,156 26
Gross cash income		$173,299 76

EXPENDITURES.

Cash paid for fire losses	$98,962 03
dividends paid	24,000 00
paid for commissions and brokerage	31,469 70
for salaries of officers and employés	10,119 97
for state and local taxes	3,578 65
for incidentals	10,786 84
Gross cash expenditures	$178,917 19

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$16,897,544 00	$201,089 46
written during 1880	14,835,573 00	153,069 10
Total	$31,733,117 00	$354,158 56
Deduct risks expired and terminated	15,939,716 00	166,096 12
In force at end of year	$15,793,401 00	$188,062 44
Deduct amount re-insured	142,701 00	1,884 34
Net amount in force	$15,650,700 00	$186,178 10

MISCELLANEOUS.

Premiums received from organization of company	$1,536,052 00
Losses paid from organization of company	728,275 53
Cash dividends declared from organization of company	176,000 00
Dividends declared during the year (8 per cent)	24,000 00
Fire losses incurred during the year	102,801 32
Company's stock owned by directors	150,650 00

PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated Sept. 10, 1853. Commenced business Sept. 10, 1853.]

PAID-UP CAPITAL, $1,000,000.

STEPHEN CROWELL, *President.* PHILANDER SHAW, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$794,000 00	$886,876 25
Tennessee state bonds	45,000 00	22,500 00
North Carolina state bonds	10,000 00	3,225 00
Mississippi state certificate	20,000 00	20,000 00
Virginia deferred certificates	14,772 33	2,363 57
Kings county bonds, 6s	1,000 00	1,100 00
Brooklyn city bonds	21,000 00	25,620 00
Nassau Gas-Light Company certificates	17,000 00	17,000 00
900 shares Nassau Gas-Light Company	22,500 00	11,700 00
300 " New York Mutual Gas-Light Co.	30,000 00	21,300 00
People's Gas-Light Company bonds	57,000 00	58,040 00
590 shares People's Gas-Light Company	5,900 00	2,065 00
440 " Brooklyn Gas-Light Company	11,000 00	12,650 00
100 " New York Gas-Light Company	10,000 00	10,000 00
65 " Union Ferry Company	6,500 00	9,880 00
1617 " Brooklyn City Railroad	16,170 00	27,893 25
80 " Commercial Bank, Brooklyn	4,800 00	4,896 00
13 " Merchants' Nat'l Bank, N.Y.	650 00	871 00
500 " Metropolitan Nat'l Bank, N.Y.	50,000 00	77,000 00
500 " American Exc. Nat'l Bank, N.Y.	50,000 00	69,000 00
200 " Fourth National Bank, N.Y.	20,000 00	24,000 00
75 " National Bank of the Republic	7,500 00	9,750 00
200 " Central National Bank, N.Y.	20,000 00	24,000 00
50 " Shoe and Leather Nat'l B'k, N.Y.	5,000 00	6,500 00
100 " St. Nicholas Nat'l Bank, N.Y.	10,000 00	11,000 00
87 " Nat'l Bank of Commerce, N.Y.	8,700 00	13,050 00
250 " Mechanics' Bank of Brooklyn	12,500 00	23,125 00
40 " Mechanics' Nat'l Bank of N.Y.	1,000 00	1,450 00
80 " City Bank of Brooklyn	4,000 00	10,000 00
Houston and Texas Railroad bonds	3,000 00	3,420 00
	$1,278,992 33	$1,410,275 07

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Montauk Fire Insurance Company.	$1,200 00	
10 " Mechanics' Fire Ins. Company .	875 00	$5,533 38
40 " Mechanics' Bank	3,700 00	
4 " Shoe and Leather Nat'l B'k, N.Y.	520 00	
10 " N. Y. Economical Printing Co. .	1,500 00	1,000 00
60 " Manhattan Fire Ins. Co., N.Y. .	6,600 00	5,500 00
130 " Union Trust Company, N.Y. . .	15,600 00	
16 " Shoe and Leather Nat'l B'k, N.Y.	2,080 00	18,000 00
25 " Lamar Fire Insurance Co., N.Y. .	2,625 00	
50 " Fireman's Trust Ins. Co., Brooklyn,	540 00	1,100 00
7 " Market National Bank, N.Y. . .	826 00	
People's Gas-Light Co. (Brooklyn) bonds .	15,300 00	8,000 00
40 shares Long Island Bank, Brooklyn . .	2,000 00	2,500 00
20 " Montauk Fire Ins. Co., Brooklyn .	1,200 00	
30 " Standard Fire Ins. Co., N Y. . .	1,875 00	1,200 00
7 " Union Ferry Company, Brooklyn .	1,064 00	700 00
Kings county bonds	5,750 00	4,000 00
8 shares Home Fire Insurance Co., N.Y. .	1,200 00	2,000 00
50 " Hamilton Fire Insurance Co., N.Y.	1,050 00	
5 " Amer. Exc. Fire Ins. Co., N.Y. .	520 00	400 00
30 " Citizens' Bank, New York . .	802 50	
25 " Hanover National Bank, N.Y. .	3,000 00	3,000 00
5 " Norwich and Worcester R.R. Co. .	500 00	
5 " Chicago, Bur., and Q. R.R. Co. .	845 00	500 00
60 " Manhattan Fire Ins. Co., N.Y. .	6,600 00	6,000 00
40 " Tradesmen's Fire Ins. Co , N.Y. .	1,100 00	500 00
24 " Mechanics' National Bank, N.Y. .	810 00	1,400 00
New York City bond	2,120 00	
30 shares Long Island Ins. Co., Brooklyn .	1,800 00	1,000 00
	$83,602 50	$62,333 38

Summary of Assets Dec. 31, 1880.*

Cash value of unencumbered real estate . .	$387,500 00
Loans on mortgage of real estate (first liens †),	202,650 00
Interest due or accrued thereon . . .	4,483 00
Stocks, bonds, etc., as per schedule . .	1,410,275 07
Loans on collateral security as per schedule .	62,333 38
Cash in the office of the company . . .	1,493 58
deposited in various banks . . .	230,635 18

* The company holds, also, instalment premium notes to the amount of $276,223, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged	$133,650 00
Value of buildings thereon	273,100 00
Amount of insurance held as collateral . . .	286,500 00

Interest due and accrued	$3,551 23	
Premiums in course of collection (gross)	147,595 92	
Notes taken for marine and inland risks	12,781 73	
Re-insurance due from other companies	19,216 00	
Rents due and accrued	2,713 58	
Salvage on losses paid	21,030 00	
Wrecking-tug, pumps, etc.	32,000 00	
Gross assets		$2,538,258 67
Deduct special deposits in other states		222,068 75
Balance		$2,316,189 92

Liabilities.

Losses adjusted unpaid	$13,917 00	
claimed and reported	140,214 66	
disputed or resisted	11,822 00	
Unearned premiums on outstanding risks	965,168 22	
Due and accrued for rent	2,000 00	
Commissions and brokerage	3,606 47	
Return premiums	46 71	
Gross liabilities, except capital	$1,136,775 06	
Deduct liabilities on special deposits	51,253 43	
		1,085,521 63
Surplus as regards policy-holders		$1,230,668 29
Paid-up capital		1,000,000 00
Surplus over capital		$230,668 29

Income.

Cash received for fire premiums	$1,599,942 07	
Deduct re-insurance and return premiums	158,109 48	
Net cash received for fire premiums		$1,441,832 59
Cash rec'd for marine and inl'd premiums,	$1,067,801 14	
Deduct re-insurance and return premiums	326,656 88	
Net cash rec'd for marine and inl'd premiums,		741,144 26
Unpaid premium notes rec'd during the year	$12,781 73	
Interest received on bonds and mortgages		13,916 23
and dividends received from all other sources		71,660 92
Income from rents		3,418 45
from wrecking-pumps, etc.		12,043 94
Gross cash income		$2,284,016 39

Expenditures.

Cash paid for fire losses		$616,922 82
for marine and inland losses	$1,265,357 61	
Deduct salvage and re-insurance	463,392 50	
Net cash paid for marine and inland losses		801,965 11
Cash dividends paid		100,000 00
paid for commissions and brokerage		420,555 94
for salaries of officers and employés		182,583 17
for state and local taxes		38,446 31
for incidentals		148,397 10
Gross cash expenditures		$2,308,870 45

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$160,498,814 00	$1,565,967 92
written during 1880	170,281,118 00	1,597,862 09
Total	$330,779,932 00	$3,163,830 01
Deduct risks expired and terminated	149,202,478 00	1,344,882 55
In force at end of year	$181,577,454 00	$1,818,947 46
Deduct amount re-insured	2,698,290 00	26,898 43
Net amount in force	$178,879,164 00	$1,792,049 03
Marine risks outstanding Dec. 31, 1879	$9,929,191 00	$60,494 52
written during 1880	166,047,511 00	992,577 39
Total	$175,976,702 00	$1,053,071 91
Deduct risks expired and terminated	168,454,239 00	1,028,457 76
In force at end of year	$7,522,463 00	$24,614 15

Miscellaneous.

Premiums received from organization of company	$31,956,424 45
Losses paid from organization of company	16,974,231 79
Cash dividends declared from organization of company	2,214,000 00
Dividends declared during the year (10 per cent)	100,000 00
Fire losses incurred during the year	654,921 30
Marine and inland losses incurred during the year	800,616 90
Company's stock owned by directors	130,900 00

PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

PAID-UP CAPITAL, $1,000,000.

H. KELLOCG, *President.* D. W. C. SKILTON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
1000 shares	Hartford National Bank	$100,000 00	$165,000 00
439 "	Farmers' and Mech. Nat'l Bank	43,900 00	56,192 00
800 "	Mercantile National Bank	80,000 00	108,800 00
162 "	Charter Oak National Bank	16,200 00	22,680 00
200 "	City National Bank	20,000 00	20,400 00
300 "	Ætna National Bank	30,000 00	40,200 00
714 "	Phœnix National Bank	71,400 00	119,952 00
100 "	Connecticut River Bank	3,000 00	3,600 00
192 "	State Bank	19,200 00	22,080 00
1000 "	American National Bank	50,000 00	73,000 00
285 "	National Exchange Bank	14,250 00	21,660 00
250 "	Hartford Trust Company	25,000 00	25,000 00
100 "	Metropolitan Nat'l Bank, N Y.	10,000 00	15,500 00
180 "	Merch. Exch. Nat'l Bank, N.Y.	9,000 00	9,000 00
100 "	Manuf. and Merch. Bank, N.Y.	1,200 00	500 00
175 "	National Shoe and Leather Bank	7,500 00	10,500 00
150 "	Central Trust Company	15,000 00	22,500 00
200 "	New Britian National Bank	20,000 00	26,000 00
400 "	Waterbury National Bank	20,000 00	32,400 00
100 "	Citizens' National Bank, Cinn.	10,000 00	12,500 00
50 "	Imperial Bank, Toronto, Ont.	5,000 00	5,300 00
75 "	Nat'l Gold B'k & Trust Co., S.F.	5,250 00	2,625 00
350 "	Holyoke Water Power Company	35,000 00	87,500 00
500 "	N. Y., N. H., and H. R.R. Co.	50,000 00	91,000 00
250 "	Rensselaer and Saratoga R.R. Co.	25,000 00	32,000 00
400 "	Chicago, R. I., and P. R.R. Co.	40,000 00	56,000 00
320 "	Chicago, B., and Q. R.R. Co.	30,000 00	54,000 00
500 "	Cleveland and Pittsburg R.R. Co.	25,000 00	32,125 00
50 "	Pittsburg, Ft. W., and Chic. R.R.	5,000 00	6,400 00
United States bonds, 6s		175,000 00	188,937 50
South Carolina "consuls," 6s		17,551 37	18,253 42
Tennessee state bonds, 6s		26,000 00	13,000 00
Hartford city bonds, 6s		10,000 00	10,300 00
Detroit city bonds, 7s		50,000 00	56,000 00
Cambridge city (Ind.) bonds, 10s		3,000 00	3,000 00
San Francisco bonds, 6s and 7s		19,000 00	20,520 00
Jacksonville (Ill.) bonds, 8s		50,000 00	56,000 00
New Britain water bonds, 7s		10,000 00	10,300 00

	Par value.	Market value.
New Britain town bonds, 5s	$100,000 00	$104,000 00
Washington School Dist. of Hartford bonds, 5s,	15,000 00	15,450 00
Avondale town bonds	16,000 00	16,960 00
Atlantic Dock Company bonds, 7s	50,000 00	53,000 00
Contra Costa Water Company's bonds, 8s	25,000 00	27,500 00
Indianapolis and Cincinnati R.R. bonds, 7s	51,000 00	55,080 00
Connecticut Western Railroad bonds, 7s	20,000 00	6,400 00
Connecticut Valley Railroad bonds, 7s	100,000 00	70,000 00
Harlem River and Port Chester R.R. bonds, 7s,	50,000 00	63,500 00
Chicago North-Western R.R. bonds	50,000 00	55,250 00
Erie Railroad bonds	50,000 00	65,000 00
Cedar Rapids and Falls and N. W. R. R. bonds,	50,000 00	51,750 00
	$1,723,451 37	$2,134,614 92

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Jefferson county (Ill.) bonds	$16,000 00	$28,312 50
215 shares First National Bank, Hartford	28,165 00	
50 " Home National Bank, Meriden	6,000 00	
78 " Travellers' Ins. Co., Hartford	18,640 00	6,500 00
200 " Meridan Gas-Light Co., Meriden	5,500 00	18,000 00
150 " Home National Bank, Meriden	18,000 00	
50 " Ætna Life Insurance Company	8,500 00	4,000 00
	$100,805 00	$56,812 50

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$135,000 00	
Loans on mortgage of real estate (first liens *),	136,500 00	
Interest due or accrued thereon	3,825 00	
Stocks, bonds, etc., as per schedule	2,134,614 92	
Loans on collateral security as per schedule	56,812 50	
Cash in the office of the company	17,291 82	
deposited in various banks	439,680 22	
Interest due and accrued	5,784 45	
Premiums in course of collection (gross)	168,007 03	
Rents due and accrued	1,022 08	
Gross assets		$3,098,538 02
Deduct special deposits in other states		94,412 50
Balance		$3,004,125 52

Liabilities.

Losses claimed and reported	$92,726 89
disputed or resisted	12,800 00

* Value of lands mortgaged $153,500 00
Value of buildings thereon 137,500 00
Amount of insurance held as collateral 89,500 00

Unearned premiums on outstanding risks	$870,221 94	
Commissions and brokerage	26,375 00	
Gross liabilities, except capital	$1,002,123 83	
Deduct liabilities on special deposits	50,873 56	
		$951,250 27
Surplus as regards policy-holders		$2,052,875 25
Paid-up capital		1,000,000 00
Surplus over capital		$1,052,875 25

Income.

Cash received for fire premiums	$1,473,922 58	
Deduct re-insurance and return premiums	73,385 88	
Net cash received for fire premiums		$1,400,536 70
Interest received on bonds and mortgages		8,557 50
and dividends received from all other sources		120,095 58
Income from rents		2,062 61
Gross cash income		$1,531,252 39

Expenditures.

Cash paid for fire losses	$762,774 88
dividends paid	200,000 00
paid for commissions and brokerage	219,737 53
for salaries of officers and employés	66,036 21
for state and local taxes	41,461 74
for incidentals	114,751 16
Gross cash expenditures	$1,404,761 52

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$131,348,030 00	$1,495,131 72
written during 1880	133,864,076 00	1,473,922 58
Total	$265,212,106 00	$2,969,054 30
Deduct risks expired and terminated	118,558,481 00	1,302,330 89
In force at end of year	$146,653,625 00	$1,666,723 41

Miscellaneous.

Premiums received from organization of company	$24,314,483 06
Losses paid from organization of company	14,481,392 36
Cash dividends declared from organization of company	2,520,000 00
Dividends declared during the year (20 per cent)	200,000 00
Fire losses incurred during the year	732,950 75
Company's stock owned by directors	104,600 00

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R.I.

[Incorporated 1799. Commenced business 1799.]

PAID-UP CAPITAL, $400,000.

J. H. DEWOLF, *President.* WARREN S. GREENE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$200,000 00	$234,010 00
Boston city bonds	30,000 00	36,000 00
New York, Providence, and Boston R.R. bonds,	10,000 00	12,500 00
Rensselaer and Saratoga Railroad bonds	12,000 00	16,440 00
New York Mutual Gas-Light Company bonds,	20,000 00	20,400 00
S. B. Buckner, city of Chicago	45,000 00	45,000 00
50 shares Nat'l B'k of Commerce, New York,	5,000 00	7,350 00
150 " New York Mutual Gas-Light Co.	15,000 00	10,500 00
800 " American Nat'l Bank, Providence,	40,000 00	42,000 00
1600 " Blackstone Canal Nat'l B'k, Prov.	40,000 00	40,000 00
300 " Commercial Nat'l B'k, Providence,	15,000 00	15,000 00
500 " Merchants' Nat'l B'k, Providence,	25,000 00	32,500 00
200 " Mechanics' Nat'l B'k, Providence,	10,000 00	14,000 00
300 " Nat'l B'k of No. America, Prov.	15,000 00	19,800 00
300 " Nat'l Bank of Commerce, Prov.	15,000 00	15,900 00
200 " Weybosset Nat'l B'k, Providence,	10,000 00	11,800 00
300 " Providence Gas Company	15,000 00	19,500 00
50 " Providence Tool Company Prov.	5,000 00	5,000 00
What Cheer Corporation (real estate), Prov.	20,000 00	20,000 00
	$547,000 00	$617,700 00

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks, bonds, etc., as per schedule	$617,700 00	
Cash in the office of the company	859 24	
deposited in various banks	51,253 20	
Interest due and accrued	3,905 00	
Premiums in course of collection (net)	43,322 70	
Notes taken for marine and inland risks	42,491 73	
Gross assets		$759,531 87

LIABILITIES.

Losses adjusted unpaid	$759 29
claimed and reported	63,409 51
disputed or resisted	8,985 44
Total amount of losses	$73,154 24
Less re-insurance	4,200 00
Net amount of unpaid losses	$68,954 24

Unearned premiums on outstanding risks	$194,782 91	
Dividends to stockholders unpaid	2,748 27	
Gross liabilities, except capital		$266,485 42
Surplus as regards policy-holders		$493,046 45
Paid-up capital		400,000 00
Surplus over capital		$93,046 45

Income.

Cash received for fire premiums	$212,574 74	
Deduct re-insurance and return premiums	21,903 87	
Net cash received for fire premiums		$190,670 87
Cash received for marine and inland premiums,	$333,780 12	
Deduct re-insurance and return premiums	36,602 21	
Net cash rec'd for marine and inland premiums,		297,177 91
Unpaid premium notes received during year,	$41,737 42	
Interest and dividends received from all sources		25,659 59
Income from all other sources		250 00
Gross cash income		$513,758 37

Expenditures.

Cash paid for fire losses	$127,465 17	
Deduct salvage and re-insurance	5,212 52	
Net cash paid for fire losses		$122,252 65
Cash paid for marine and inland losses	$196,032 74	
Deduct salvage and re-insurance	11,446 17	
Net cash paid for marine and inland losses		184,586 57
Cash dividends paid		39,536 65
paid for commissions and brokerage		71,108 37
for salaries of officers and employés		17,260 67
for state and local taxes		8,027 78
for incidentals		30,223 21
Gross cash expenditures		$472,995 90

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$16,910,429 00	$180,756 44
written during 1880	29,829,726 00	219,588 30
Total	$46,740,155 00	$400,344 74
Deduct risks expired and terminated	22,958,635 00	158,788 28
In force at end of year	$23,781,520 00	$241,556 46
Deduct amount re-insured	1,184,659 00	10,360 92
Net amount in force	$22,596,861 00	$231,195 54

		Premiums.
Marine risks outstanding Dec. 31, 1879 .	$1,599,908 00	$62,441 74
written during 1880 . .	51,042,126 00	341,653 79
Total	$52,642,034 00	$404,095 53
Deduct risks expired and terminated .	50,155,891 00	325,620 87
In force at end of year	$2,486,143 00	$78,474 66
Deduct amount re-insured . . .	462,478 00	6,298 23
Net amount in force . . .	$2,023,665 00	$72,176 43

MISCELLANEOUS.

Dividends declared during the year (10 per cent) . . .	$40,000 00
Fire losses incurred during the year	129,904 61
Marine and inland losses incurred during the year . .	201,626 42
Company's stock owned by directors	45,750 00

RELIEF FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated September, 1855. Commenced business Dec. 17, 1855.]

PAID-UP CAPITAL, $200,000.

HENRY DEMAREST, *Vice-President.* W. E. CRARY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$120,000 00	$135,000 00
District of Columbia bonds	5,000 00	5,100 00
Montgomery city bonds	9,500 00	7,600 00
Rahway city bonds	10,000 00	6,000 00
Port Chester	5,000 00	5,800 00
	$149,500 00	$159,500 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
66 shares Hanover Fire Insurance Company .	$4,620 00	$1,600 00
40 " People's Fire Insurance Company .	2,100 00	1,850 00
37 " Hanover Fire Insurance Company .	2,590 00	2,950 00
60 " Safe Deposit Company . . .	1,800 00	
10 " Greenwich Insurance Company .	600 00	300 00
165 " Exchange Fire Insurance Company,	5,200 00	2,000 00
Erie Railroad bonds	25,250 00	20,000 00
30 shares Commercial Insurance Company .	1,500 00	5,000 00
30 " City Insurance Company . .	2,650 00	
100 " Kings County Insurance Company	3,820 00	
60 " Firemen's Insurance Company .	1,120 00	
United States bonds	10,300 00	10,000 00
Metropolitan Elevated Railroad bond . .	6,180 00	5,000 00
46 shares Hanover Fire Insurance Company .	3,420 00	1,500 00
40 " Chatham Bank	1,100 00	900 00
	$72,250 00	$51,100 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$4,500 00	
Loans on mortgage of real estate (first liens *),	43,229 31	
Interest due or accrued thereon	1,509 89	
Stocks, bonds, etc., as per schedule	159,500 00	
Loans on collateral security as per schedule	51,100 00	
Cash in the office of the company	2,414 36	
deposited in various banks	10,495 35	
Interest due and accrued	2,665 11	
Premiums in course of collection (net)	11,182 92	
Office furniture, etc.	$1,959 42	
Gross assets		$286,596 94

Liabilities.

Losses claimed and reported	$11,300 00	
Unearned premiums on outstanding risks	37,651 89	
Dividends to stockholders unpaid	432 50	
Gross liabilities, except capital		49,384 39
Surplus as regards policy-holders		$237,212 55
Paid-up capital		200,000 00
Surplus over capital		$37,212 55

Income.

Cash received for fire premiums	$122,766 40	
Deduct re-insurance and return premiums	18,928 89	
Net cash received for fire premiums		$103,837 51
Interest received on bonds and mortgages		3,157 00
and dividends received from all other sources		13,434 25
Income from rents		420 00
Gross cash income		$120,848 76

Expenditures.

Cash paid for fire losses	$66,156 06
dividends paid	20,000 00
paid for commissions and brokerage	11,394 30
for salaries of officers and employés	10,800 00
for state and local taxes	281 14
for rent, etc.	10,717 92
Gross cash expenditures	$119,349 42

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* Value of lands mortgaged	$52,500 00
Value of buildings thereon	50,000 00
Amount of insurance held as collateral	40,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$12,263,466 00	$72,224 33
written during 1880	16,605,508 00	122,766 40
Total	$28,868,974 00	$194,990 73
Deduct risks expired and terminated	15,627,192 00	116,465 76
In force at end of year	$13,241,782 00	$78,524 97
Deduct amount re-insured	123,950 00	816 05
Net amount in force	$13,117,832 00	$77,708 92

Miscellaneous.

Premiums received from organization of company	$4,179,903 03
Losses paid from organization of company	1,903,928 29
Cash dividends declared from organization of company	491,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	68,409 03
Company's stock owned by directors	46,600 00

REPUBLIC FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated April 12, 1852. Commenced business April 13, 1852.]

Paid-up Capital, $300,000.

Robert S. Hone, *President.* Duncan F. Curry, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$95,000 00	$109,312 50
500 shares National Bank of Commerce	50,000 00	72,500 00
1 share New York Produce Exchange	–	800 00
Delaware and Hudson Canal Company bonds	8,000 00	8,590 00
	$153,000 00	$191,202 50

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$131,500 00	
Loans on mortgage of real estate (first liens *),	87,100 00	
Interest due or accrued thereon	311 08	
Stocks, bonds, etc., as per schedule	191,202 50	
Cash in the office of the company	898 76	
deposited in various banks	6,097 59	
Interest due and accrued	2,625 00	
Premiums in course of collection (gross)	19,397 03	
Rents due and accrued	1,416 00	
Gross assets		$440,547 96

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* Value of lands mortgaged $196,000 00
Value of buildings thereon 13,000 00
Amount of insurance held as collateral . . . 12,000 00

Liabilities.

Losses adjusted unpaid	$8,495 38	
claimed and reported	3,681 02	
disputed or resisted	1,800 00	
Unearned premiums on outstanding risks	85,629 03	
Interest due or accrued on scrip	350 00	
Dividends to stockholders unpaid	571 50	
Commissions and brokerage	2,215 89	
Gross liabilities, except capital and scrip		$102,742 82
Surplus as regards policy-holders		$337,805 14
Paid-up capital	$300,000 00	
Scrip outstanding not ordered to be redeemed,	4,130 00	
		304,130 00
Surplus over capital		$33,675 14

Income.

Cash received for fire premiums	$175,971 40	
Deduct re-insurance and return premiums	33,551 42	
Net cash received for fire premiums		$142,419 98
Interest received on bonds and mortgages		5,132 17
and dividends received from all other sources		10,132 66
Income from rents		14,655 02
Profit on sale of real estate		1,000 00
Gross cash income		$173,339 83

Expenditures.

Cash paid for fire losses	$82,217 03	
Deduct salvage and re-insurance	3,326 37	
Net cash paid for fire losses		$78,890 66
Cash dividends paid		21,000 00
Interest paid scrip-holders		21 90
Cash paid for commissions and brokerage		15,238 17
for salaries of officers and employés		28,160 00
for state and local taxes		2,922 15
for interest on borrowed money		99 35
for incidentals		28,103 98
Gross cash expenditures		$174,436 21

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$27,483,301 00	$151,758 44
written during 1880	30,964,605 00	175,971 40
Total	$58,447,906 00	$327,729 84
Deduct risks expired and terminated	28,919,604 00	143,708 86
In force at end of year	$29,528,302 00	$184,020 98
Deduct amount re-insured	1,502,392 00	12,441 65
Net amount in force	$28,025,910 00	$171,579 33

MISCELLANEOUS.

Premiums received from organization of company	$5,677,159 40
Losses paid from organization of company	3,262,218 36
Cash dividends declared from organization of company	575,589 35
Dividends declared during the year (7 per cent)	21,000 00
Fire losses incurred during the year	81,206 11
Company's stock owned by directors	73,700 00

ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N.Y.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

PAID-UP CAPITAL, $200,000.

FREDERICK COOK, *President.* HENRY NORDEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$109,687 50
Rochester city bonds	20,000 00	21,000 00
	$120,000 00	$130,687 50

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$3,634 41	
Loans on mortgage of real estate (first liens)	219,020 00	
Interest due or accrued thereon	5,549 21	
Stocks, bonds, etc., as per schedule	130,687 50	
Cash in the office of the company	8,296 06	
deposited in various banks	77,275 74	
Interest due and accrued	352 45	
Premiums in course of collection (gross)	24,120 23	
Rents due and accrued	48 25	
Gross assets		$468,983 85

LIABILITIES.

Losses adjusted unpaid	$500 00	
claimed and reported	10,640 00	
disputed or resisted	3,200 00	
Unearned premiums on outstanding risks	130,294 10	
Commissions and brokerage	840 00	
Gross liabilities, except capital		145,474 10
Surplus as regards policy-holders		$323,509 75
Paid-up capital		200,000 00
Surplus over capital		$123,509 75

Income.

Cash received for fire premiums	$270,909 00	
Deduct re-insurance and return premiums	38,242 04	
Net cash received for fire premiums		$232,666 96
Cash received for marine and inland premiums,	$2,965 00	
Deduct re-insurance and return premiums	80 81	
Net cash rec'd for marine and inl'd premiums,		2,884 19
Interest received on bonds and mortgages		13,200 49
and dividends received from all other sources		8,228 35
Income from rents		266 00
Gross cash income		$257,245 99

Expenditures.

Cash paid for fire losses	$130,427 89	
Deduct salvage and re-insurance	419 52	
Net cash paid for fire losses		$130,008 37
Cash paid for marine and inland losses	$3,998 33	
Deduct salvage and re-insurance	779 02	
Net cash paid for marine and inland losses		3,219 31
Cash dividends paid		20,000 00
paid for commissions and brokerage		43,240 10
for salaries of officers and employés		10,861 37
for state and local taxes		6,950 60
for incidentals		14,953 67
Gross cash expenditures		$229,233 42

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$21,353,534 00	$207,193 00
written during 1880	27,448,026 00	270,909 00
Total	$48,801,560 00	$478,102 00
Deduct risks expired and terminated	22,589,187 00	226,631 00
In force at end of year	$26,212,373 00	$251,471 00
Deduct amount re-insured	139,975 00	1,399 00
Net amount in force	$26,072,398 00	$250,072 00
Marine risks outstanding Dec. 31, 1879	$86,325 00	$681 00
written during 1880	509,331 00	2,965 18
Total	$595,656 00	$3,646 18
Deduct risks expired and terminated	503,631 00	2,978 18
In force at end of year	$92,025 00	$668 00

Miscellaneous.

Premiums received from organization of company	$1,544,271 26
Losses paid from organization of company	723,389 33

Cash dividends declared from organization of company	$131,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	133,833 37
Marine and inland losses incurred during the year	3,459 31
Company's stock owned by directors	36,525 00

RUTGERS FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, N.Y.

[Incorporated Oct. 3, 1853. Commenced business Oct. 10, 1853.]

PAID-UP CAPITAL, $200,000.

EDWARD B. FELLOWS, *President.* JOSEPH F. HANFORD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Forty-second and Grand Street R.R. bonds	$6,000 00	$6,750 00
District of Columbia bonds	75,000 00	78,000 00
	$81,000 00	$84,750 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
50 shares	Tradesmen's National Bank	$2,200 00	$3,000 00
50 "	Citizens' National Bank	1,575 00	
25 "	Manufacturers' National Bank	3,750 00	5,000 00
50 "	Tradesmen's National Bank	2,200 00	
50 "	Citizens' National Bank	1,575 00	1,000 00
25 "	City Fire Insurance Company	2,187 00	
30 "	Phenix Fire Insurance Company	1,875 00	5,000 00
50 "	People's Fire Insurance Company	2,600 00	
10 "	Stuyvesant Safe Deposit Company	1,000 00	
25 "	Knickerbocker Fire Insurance Co.	667 00	5,000 00
20 "	Manhattan Life Insurance Co.	4,500 00	
16 "	Howard Insurance Company	912 00	
12 "	N. Y. Bowery Insurance Company	600 00	
30 "	Stuyvesant Insurance Company	900 00	4,000 00
25 "	Peter Cooper Insurance Company	1,000 00	
60 "	Citizens' Insurance Company	2,100 00	
Citizens' Insurance Company scrip		600 00	
50 shares	Manhattan Fire Insurance Co.	5,250 00	2,500 00
5 "	American Exchange Insurance Co.	550 00	450 00
50 "	Germania Bank	5,000 00	3,000 00
260 "	North River Fire Insurance Co.	7,000 00	4,000 00
36 "	Niagara Fire Insurance Company	2,880 00	1,800 00
		$50,921 00	$31,750 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$110,350 00	
Loans on mortgage of real estate (first liens *),	177,660 00	
Interest due or accrued thereon	2,539 60	
Stocks, bonds, etc., as per schedule	84,750 00	
Loans on collateral security as per schedule	34,750 00	
Cash in the office of the company	136 73	
deposited in various banks	6,525 04	
Interest due and accrued	1,259 13	
Premiums in course of collection (net)	1,805 66	
Prem's more than three months due, $1,614 28		
Gross assets		$419,776 16

Liabilities.

Losses adjusted unpaid	$4,358 98	
claimed and reported	4,358 02	
Unearned premiums on outstanding risks	42,786 50	
Gross liabilities, except capital		51,503 50
Surplus as regards policy-holders		$368,272 66
Paid-up capital		200,000 00
Surplus over capital		$168,272 66

Income.

Cash received for fire premiums	$92,727 38	
Deduct re-insurance and return premiums	7,721 20	
Net cash received for fire premiums		$85,006 18
Interest received on bonds and mortgages		12,812 52
and dividends received from all other sources		7,652 18
Income from rents		3,435 67
Gross cash income		$108,906 55

Expenditures.

Cash paid for fire losses	$44,108 39	
Deduct salvage and re-insurance	1,047 29	
Net cash paid for fire losses		$43,061 10
Cash dividends paid		40,000 00
paid for commissions and brokerage		12,605 89
for salaries of officers and employés		16,250 38
for state and local taxes		6,647 57
for incidentals		8,592 01
Gross cash expenditures		$127,156 95

* Value of lands mortgaged $268,700 00
Value of buildings thereon 190,800 00
Amount of insurance held as collateral . . . 158,800 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$13,687,227 00	$71,182 69
written during 1880	17,542,917 00	94,564 92
Total	$31,230,144 00	$165,747 61
Deduct risks expired and terminated	15,803,899 00	80,311 95
In force at end of year	$15,426,245 00	$85,435 66
Deduct amount re-insured	248,081 00	1,289 04
Net amount in force	$15,178,164 00	$84,146 62

Miscellaneous.

Premiums received from organization of company	$2,236,539 62
Losses paid from organization of company	840,656 42
Cash dividends declared from organization of company	804,000 00
Dividends declared during the year (20 per cent)	40,000 00
Fire losses incurred during the year	40,994 14
Company's stock owned by directors	55,800 00

SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated 1841. Commenced business April, 1841.]

Paid-up Capital, $200,000.

Charles Peterson, *President.* Herbert Mason, *Secretary.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$100,000 00	$102,550 00
Tradesmen's Nat'l Bank stock, New Haven	1,000 00	1,500 00
Second National Bank stock, New Haven	11,200 00	16,800 00
Merchants' National Bank stock, New Haven	10,000 00	11,000 00
New Haven County National Bank stock	6,000 00	7,800 00
Yale National Bank stock, New Haven	10,000 00	11,400 00
New Haven National Bank stock	7,900 00	12,482 00
American Exchange Nat'l Bank stock, N.Y.	10,000 00	12,400 00
Commerce National Bank stock, New York	5,000 00	7,150 00
New York, N. H., and H. R.R. Co. stock	23,100 00	39,270 00
Shore Line Railroad Company stock	6,100 00	8,235 00
Chicago and Alton Railroad Company bonds	16,500 00	17,325 00
New Haven and Northampton Railroad bonds,	15,000 00	16,050 00
	$221,800 00	$263,962 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$13,700 00
Interest due or accrued thereon	58 75
Stocks, bonds, etc., as per schedule	263,962 00

* Value of lands mortgaged $25,500 00
Value of buildings thereon 12,000 00
Amount of insurance held as collateral 12,000 00

Cash in the office of the company	$40 47	
deposited in various banks	6,902 08	
Interest due and accrued	413 50	
Premiums in course of collection (gross)	33,127 31	
Notes taken for marine and inland risks	1,559 30	
Gross assets		$319,763 41

LIABILITIES.

Losses adjusted unpaid	$10,107 83	
claimed and reported	11,318 96	
disputed or resisted	30 00	
Total amount of losses	$21,456 79	
Less re-insurance	3,465 90	
Net amount of unpaid losses	$17,990 89	
Unearned premiums on outstanding risks	75,426 89	
Commissions and brokerage	3,460 05	
Gross liabilities, except capital		96,877 83
Surplus as regards policy-holders		$222,885 58
Paid-up capital		200,000 00
Surplus over capital		$22,885 58

INCOME.

Cash received for fire premiums	$127,814 38	
Deduct re-insurance and return premiums	8,314 48	
Net cash received for fire premiums		$119,499 90
Cash rec'd for marine and inland premiums	$124,954 84	
Deduct re-insurance and return premiums	6,586 80	
Net cash rec'd for marine and inl'd premiums,		118,368 04
Unpaid premium notes rec'd during the year	$1,318 30	
Interest received on bonds and mortgages		890 00
and dividends received from all other sources		14,910 34
Gross cash income		$253,668 28

EXPENDITURES.

Cash paid for fire losses	$128,754 58	
Deduct salvage and re-insurance	1,605 79	
Net cash paid for fire losses		$127,148 79
Cash paid for marine and inland losses	$84,793 68	
Deduct salvage and re-insurance	7,123 38	
Net cash paid for marine and inland losses		77,670 30
Cash paid for commissions and brokerage		43,318 85
for salaries of officers and employés		24,591 23
for state and local taxes		1,983 18
Gross cash expenditures		$274,712, 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$14,270,403 00	$160,851 16
written during 1880	13,927,788 00	141,703 63
Total	$28,198,191 00	$302,554 79
Deduct risks expired and terminated	16,145,450 00	162,413 84
In force at end of year	$12,052,741 00	$140,140 95
Deduct amount re-insured	652,997 00	7,706 05
Net amount in force	$11,399,744 00	$132,434 90
Marine risks outstanding Dec. 31, 1879	$706,203 00	$13,482 72
written during 1880	26,656,058 00	122,772 19
Total	$27,362,261 00	$136,254 91
Deduct risks expired and terminated	26,406,833 00	119,022 11
In force at end of year	$955,428 00	$17,232 80
Deduct amount re-insured	35,976 00	870 89
Net amount in force	$919,452 00	$16,361 91

Miscellaneous.

Premiums received from organization of company	$2,719,097 70
Losses paid from organization of company	1,952,264 28
Cash dividends declared from organization of company	272,281 00
Fire losses incurred during the year	127,148 79
Marine and inland losses incurred during the year	77,670 30
Company's stock owned by directors	30,350 00

STANDARD FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

Paid-up Capital, $200,000.

William M. St. John, *President.* Robert H. Myers, *Secretary.*

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$15,469 13	
Loans on mortgage of real estate (first liens*),	35,000 00	
Interest due or accrued thereon	188 56	
United States bonds	360,000 00	
Cash in the office of the company	732 94	
deposited in bank	12,795 29	
Interest due and accrued	3,085 50	
Premiums in course of collection (gross)	9,465 18	
Gross assets †		$136,736 60

* Value of lands mortgaged $35,000 00
Value of buildings thereon 39,500 00
Amount of insurance held as collateral 35,000 00

† Including $78,000 special reserve fund, held under New York law.

Liabilities.

Losses adjusted unpaid	$1,157 95	
claimed and reported	2,705 50	
disputed or resisted	781 75	
Unearned premiums on outstanding risks	53,306 24	
Due and accrued for rents, salaries, etc.	925 00	
State and local taxes	300 00	
Commissions and brokerage	1,490 36	
Return premiums	926 03	
Gross liabilities, except capital		$61,592 83
Surplus as regards policy-holders		$375,143 77
Paid-up capital		200,000 00
Surplus over capital		$175,143 77

Income.

Cash received for fire premiums	$106,943 69	
Deduct re-insurance and return premiums	6,304 84	
Net cash received for fire premiums		$100,638 85
Interest received on bonds and mortgages		2,829 66
and dividends received from all other sources		14,699 27
Income from rents		986 00
Gross cash income		$119,153 78

Expenditures.

Cash paid for fire losses	$52,951 75	
Deduct salvage and re-insurance	1,833 43	
Net cash paid for fire losses		$51,118 32
Cash dividends paid		24,920 00
paid for commissions and brokerage		15,750 80
for salaries of officers and employés		14,175 34
for state and local taxes		2,533 60
for incidentals		10,266 33
Gross cash expenditures		$118,764 39

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$12,890,898 00	$90,761 72
written during 1880	16,996,347 00	113,732 62
Total	$29,887,245 00	$204,494 34
Deduct risks expired and terminated	15,404,114 00	93,957 52
In force at end of year	$14,483,131 00	$110,536 82
Deduct amount re-insured	1,155,157 00	4,019 22
Net amount in force	$13,327,974 00	$106,517 60

MISCELLANEOUS.

Premiums received from organization of company	$2,315,544 97
Losses paid from organization of company	1,328,126 94
Cash dividends declared from organization of company	458,100 00
Dividends declared during the year	24,920 00
Fire losses incurred during the year	42,874 01
Company's stock owned by directors	54,500 00

STAR FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Dec. 2, 1864. Commenced business Dec. 2, 1864.]

PAID-UP CAPITAL, $500,000.

NICHOLAS C. MILLER, *President.* JAMES M. HODGES, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
District of Columbia bonds	$100,000 00	$104,000 00
United States bonds	405,000 00	422,100 00
50 shares Nassau Bank	5,000 00	5,050 00
25 " German-American Bank	1,875 00	1,687 50
	$511,875 00	$532,837 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
11 shares Shoe and Leather Bank	$1,320 00	$1,100 00
50 " North River Bank	1,350 00	1,800 00
6 " Park Fire Insurance Company	660 00	
Richmond county bonds	525 00	800 00
Hoboken bounty bonds	525 00	
60 shares American Insurance Company	3,900 00	5,500 00
10 " Importers' and Traders' Company	475 00	
20 " Citizens' Company	820 00	
Citizens' Insurance Company scrip	200 00	
20 shares Rutgers Fire Insurance Company	795 00	
60 " Central Railroad of New Jersey	4,800 00	12,200 00
Central Railroad of New Jersey bonds	3,720 00	
14 shares New York and New Haven R.R.	2,478 00	
5 " New Jersey R.R. and Transp't'n Co.	750 00	
45 " German-American Bank	3,038 00	
22 " Washington Life Insurance Co.	1,210 00	1,000 00
Central Pacific Railroad bonds	2,360 00	1,500 00
10 shares Manuf. and Builders' Ins. Company,	1,400 00	1,000 00
10 " German-American Insurance Co.	1,650 00	1,250 00
10 " American Exchange Bank	950 00	2,000 00
26 " New York City Insurance Company,	1,820 00	
20 " City Fire Insurance Company	1,750 00	600 00
United States bonds	2,000 00	2,000 00
	$38,496 00	$30,750 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$45,500 00	
Loans on mortgage of real estate (first liens *),	153,075 00	
Interest due or accrued thereon	3,465 46	
Stocks, bonds, etc., as per schedule	532,837 50	
Loans on collateral security as per schedule	30,750 00	
Cash in the office of the company	21,155 14	
deposited in North River Bank	11,223 40	
Interest due and accrued	438 26	
Premiums in course of collection (gross)	62,637 45	
Rents due and accrued	3,317 50	
Gross assets		$864,399 71
Deduct special deposits in other states		67,200 00
Balance		$797,199 71

LIABILITIES.

Losses adjusted unpaid	$29,182 85	
claimed and reported	15,369 05	
disputed or resisted	1,800 00	
Total amount of losses	$46,351 90	
Less re-insurance	5,143 73	
Net amount of unpaid losses	$41,208 17	
Unearned premiums on outstanding risks	202,217 19	
Due and accrued for rents, salaries, etc.	2,500 00	
State and local taxes	866 62	
Commissions and brokerage	9,730 90	
Return premiums	73 79	
Gross liabilities, except capital	$256,596 67	
Deduct liabilities on special deposits	9,252 28	
		247,344 39
Surplus as regards policy-holders		$549,855 32
Paid-up capital		500,000 00
Surplus over capital		$49,855 32

INCOME.

Cash received for fire premiums	$438,778 72	
Deduct re-insurance and return premiums	50,280 74	
Net cash received for fire premiums		$388,497 98
Interest received on bonds and mortgages		8,476 63
and dividends received from all other sources		22,424 52
Income from rents		2,266 95
Received for increased capital	$200,000 00	
Gross cash income		$421,666 08

* Value of lands mortgaged $210,000 00
Value of buildings thereon 181,500 00
Amount of insurance held as collateral 149,500 00

Expenditures.

Cash paid for fire losses	$178,080 18	
Deduct salvage and re-insurance	4,594 96	
Net cash paid for fire losses		$173,485 22
Cash dividends paid		40,000 00
paid for commissions and brokerage		11,337 73
for salaries of officers and employés		28,261 86
for state and local taxes		6,819 20
for incidentals		121,193 54
Gross cash expenditures		$381,097 55

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$33,130,708 00	$246,778 72
written during 1880	55,377,508 00	476,445 69
Total	$88,508,216 00	$723,224 41
Deduct risks expired and terminated	42,050,296 00	324,513 70
In force at end of year	$46,457,920 00	$398,710 71
Deduct amount re-insured	1,307,608 00	14,386 92
Net amount in force	$45,150,312 00	$384,323 79

Miscellaneous.

Premiums received from organization of company	$2,739,643 77
Losses paid from organization of company	1,436,454 83
Cash dividends declared from organization of company	345,791 77
Dividends declared during the year (8 per cent)	40,000 00
Fire losses incurred during the year	182,807 45
Company's stock owned by directors	112,000 00

STERLING FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated January, 1864. Commenced business January, 1864.]

Paid-up Capital, $200,000.

Andrew L. Soulard, *Pres't.* John K. Van Rensselaer, *Sec'y.*

Summary of Assets Dec. 31, 1880.

United States bonds	$268,358 75	
Cash in the office of the company	1,216 70	
deposited in bank	1,144 91	
Premiums in course of collection (gross)	5,232 73	
Prem's more than three months due, $254 68		
Gross assets		$275,953 09

Liabilities.

Losses claimed and reported	$10,453 48	
disputed or resisted	3,245 00	
Total amount of losses	$13,698 48	
Less re-insurance	2,000 00	
Net amount of unpaid losses	$11,698 48	
Unearned premiums on outstanding risks	37,672 79	
Due and accrued for rent and incidentals	1,583 34	
Commissions and brokerage	458 33	
Return premiums	15 23	
Gross liabilities, except capital		$51,428 17
Surplus as regards policy-holders		$224,524 92
Paid-up capital		200,000 00
Surplus over capital		$24,524 92

Income.

Cash received for fire premiums	$94,113 10	
Deduct re-insurance and return premiums	13,345 11	
Net cash received for fire premiums		$80,767 99
Cash received for marine and inland premiums		1,366 25
Interest and dividends received from all sources		10,960 85
Gross cash income		$93,095 09

Expenditures.

Cash paid for fire losses	$50,725 27	
Deduct salvage and re-insurance	1,435 08	
Net cash paid for fire losses		$49,290 19
Cash paid for marine and inland losses		440 50
dividends paid		14,000 00
paid for commissions and brokerage		5,804 34
for salaries of officers and employés		15,100 00
for state and local taxes		1,751 97
for incidentals		20,298 32
Gross cash expenditures		$106,685 32

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$11,560,122 00	$62,805 18
written during 1880	15,559,291 00	81,378 99
Total	$27,119,413 00	$144,184 17
Deduct risks expired and terminated	14,147,251 00	65,406 54
In force at end of year	$12,972,162 00	$78,777 63
Deduct amount re-insured	288,490 00	1,969 86
Net amount in force	$12,683,672 00	$76,807 77

Marine risks outstanding Dec. 31, 1879	$36,250 00	$1,223 65
written during 1880	41,000 00	1,366 25
Total	$77,250 00	$2,589 90
Deduct risks expired and terminated	43,750 00	1,373 65
In force at end of year	$33,500 00	$1,216 25

MISCELLANEOUS.

Premiums received from organization of company	$1,026,339 00
Losses paid from organization of company	437,199 22
Cash dividends declared from organization of company	261,000 00
Dividends declared during the year (7 per cent)	14.000 00
Fire losses incurred during the year	54,062 16
Marine and inland losses incurred during the year	640 50
Company's stock owned by directors	61,300 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]

PAID-UP CAPITAL, $400,000.

C. H. BIGELOW, *President.* C. A. EATON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$50,000 00	$56,500 00
270 shares First National Bank, St. Paul	27,000 00	37,800 00
240 " Merchants' National B'k, St. Paul,	24,000 00	30,000 00
30 " First National Bank, St. Peter	3,000 00	3,450 00
St Paul and Sioux City R.R. Co. stock	4,788 75	3,273 75
Chicago, St. P., M., and O. R.R. Co. bonds	10,000 00	10,500 00
300 shares St. Paul Warehouse and Elevator	15,000 00	15,000 00
St. Paul Warehouse and Elevator bonds	10,000 00	10,000 00
Minneapolis city bonds	1,500 00	1,650 00
Stillwater city bonds	10,000 00	11,000 00
Mankato city bonds	8,500 00	8,500 00
Detroit town bonds	4,888 00	5,376 80
Vernon Centre town bonds	7,500 00	7,500 00
Jo Davies town bonds	5,500 00	5,500 00
Elmore town bonds	6,500 00	6,500 00
Garden City town bonds	7,000 00	7,000 00
Winnebago City town bonds	15,000 00	15,000 00
Pilot Grove town bonds	5,000 00	5,000 00
Oakwood town bonds	7,500 00	7,500 00
Blue Earth City town bonds	36,000 00	36,000 00
Pine county bonds	7,757 00	8,532 70
Rock county bonds	24,000 00	27,600 00

	Par value.	Market value.
Cass county bonds	$7,400 00	$8,140 00
Ramsey county bonds	1,000 00	1,100 00
Aitken county bonds	3,200 00	3,520 00
Yellow Medicine county bonds	3,100 38	3,100 38
Otter Tail (school district) county bonds	1,000 00	1,000 00
	$306,134 13	$336,043 63

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
85	shares Second National Bank, St. Paul	$13,600 00	$11,000 00
150	" Merchants' National B'k, St. Paul,	18,750 00	15,000 00
57½	" Savings Bank, St. Paul	5,750 00	4,600 00
45	" First National Bank, Red Wing	5,625 00	3,535 00
50	" Lumberman's N'l B'k, Stillwater,	6,250 00	5,000 00
15	" State Bank, Minneapolis	1,500 00	1,243 02
1058	" St. Paul and S. C. R R. Co.'s land,	63,480 00	47,700 00
1943	" St. Paul Harvester Works	72,862 50	59,450 00
80	" St. Paul Manufacturing Company,	4,000 00	1,512 00
500	" Pioneer Press Company	20,000 00	12,375 00
50	" Seymour, Sabin, & Co. Mfg. Corp.	2,500 00	1,064 00
100	" Stillwater Gas-Light Company	2,500 00	1,500 00
125	" Rock County Farming Company	12,500 00	8,611 44
Cass county bonds		3,300 00	2,700 00
Aitken county bonds		1,100 00	900 00
		$233,717 50	$176,190 46

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$101,654 21	
Loans on mortgage of real estate (first liens *),	80,643 55	
Interest due or accrued thereon	2,451 44	
Stocks, bonds, etc., as per schedule	336,043 63	
Loans on collateral security as per schedule	176,190 46	
Cash in the office of the company	2,270 96	
deposited in various banks	96,647 18	
Interest due and accrued	12,958 81	
Premiums in course of collection (gross)	40,208 43	
Notes taken for marine and inland risks	4,609 04	
Rents due and accrued	620 00	
Gross assets†		$854,297 71

* Value of lands mortgaged $81,700 00
Value of buildings thereon 90,000 00
Amount of insurance held as collateral 71,350 00

† The company holds, also, instalment premium notes to the amount of $196,034, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value might be attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re insurance liability, the entire sum consisting of "unearned premiums."

Liabilities.

Losses claimed and reported	$36,351 60	
disputed or resisted	4,018 00	
Unearned premiums on outstanding risks	250,165 25	
Commissions and brokerage	5,288 05	
Gross liabilities, except capital		$295,822 90
Surplus as regards policy-holders		$558,474 81
Paid-up capital		400,000 00
Surplus over capital		$158,474 81

Income.

Cash received for fire premiums	$464,003 63	
Deduct re-insurance and return premiums	62,511 95	
Net cash received for fire premiums		$401,491 68
Cash received for inland premiums	$124,777 57	
Deduct re-insurance and return premiums	22,262 39	
Net cash received for inland premiums		102,515 18
Unpaid premium notes received during the year,	$4,609 04	
Interest received on bonds and mortgages		5,612 10
and dividends received from all other sources		41,073 73
Income from rents		6,473 01
Gross cash income		$557,165 70

Expenditures.

Cash paid for fire losses	$315,103 67	
Deduct salvage and re-insurance	34,371 21	
Net cash paid for fire losses		$280,732 46
Cash paid for inland losses	$117,131 34	
Deduct salvage and re-insurance	27,039 73	
Net cash paid for inland losses		90,091 61
Cash dividends paid		40,000 00
paid for commissions and brokerage		79,751 66
for salaries of officers and employés		28,024 75
for state and local taxes		11,056 65
for incidentals		24,887 50
Gross cash expenditures		$554,544 63

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$38,652,159 00	$493,000 73
written during 1880	34,581,219 00	456,242 06
Total	$73,233,378 00	$949,242 79
Deduct risks expired and terminated	33,642,985 00	446,295 70
In force at end of year	$39,590,393 00	$502,947 09
Deduct amount re-insured	1,018,944 00	18,549 07
Net amount in force	$38,571,449 00	$484,398 02

		Premiums.
Inland risks outstanding Dec. 31, 1879	$295,983 00	$8,285 81
written during 1880	25,375,189 00	123,006 20
Total	$25,671,172 00	$131,292 01
Deduct risks expired and terminated	25,526,072 00	127,887 01
In force at end of year	$145,100 00	$3,405 00

MISCELLANEOUS.

Premiums received from organization of company	$4,815,231 63
Losses paid from organization of company	3,228,780 72
Cash dividends declared from organization of company	486,696 47
Dividends declared during the year (10 per cent)	40,000 00
Fire losses incurred during the year	274,916 60
Inland losses incurred during the year	92,508 64
Company's stock owned by directors	208,600 00

TRADE INSURANCE COMPANY, CAMDEN, N.J.

[Incorporated March 21, 1872. Commenced business July 1, 1873.]

PAID-UP CAPITAL, $200,000.

DAVID L. TAYLOR, *President.* EDMUND MAY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 4s	$50,000 00	$50,750 00
Camden and Atlantic Railroad bonds	1,000 00	1,130 00
Camden Board of Education bonds	4,000 00	4,200 00
Delaware Transportation Company stock	1,850 00	1,850 00
New Jersey Mining Company stock	1,300 00	845 00
Camden city warrants	372 11	372 11
West Jersey and Atlantic Railroad bonds	2.000 00	2,100 00
Camden city bonds	500 00	525 00
Camden Horse Railroad bonds	2,000 00	2,100 00
	$63,022 11	$63,872 11

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
11 shares Eighth National B'k, Philadelphia,	$1,540 00	$1,100 00
100 " West Jersey Railroad	3,750 00	3,000 00
200 " Camden Trust Company	5,000 00	4,000 00
35 " Camden Trust Company	875 00	
40 " Pennsylvania Railroad Company	2,500 00	6,098 00
69 " Millville National Bank	5,175 00	
Philadelphia city bonds	1,180 00	1,000 00
10 shares Millville National Bank	750 00	500 00
10 " Camden Trust Company	250 00	
175 " American Dredging Company	10,500 00	5,750 00
Camden and Atlantic Railroad bond	1,130 00	1,000 00
	$32,650 00	$22,448 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$16,050 00	
Loans on mortgage of real estate (first liens *),	100,483 33	
Interest due or accrued thereon	3,135 49	
Stocks, bonds, etc., as per schedule	63,872 11	
Loans on collateral security as per schedule	22,448 00	
Cash in the office of the company	453 95	
deposited in bank	8,214 51	
Interest due and accrued	903 75	
Premiums in course of collection (gross)	12,144 95	
Notes taken for marine and inland risks	6,955 56	
Salvage claims	2,450 00	
Gross assets		$237,111 65

Liabilities.

Losses adjusted unpaid	$347 23	
claimed and reported	1,000 00	
disputed or resisted	2,500 00	
Unearned premiums on outstanding risks	21,899 28	
Reclaimable on perpetual fire policies	1,098 90	
Dividends to stockholders unpaid	92 00	
Due and accrued for rent, salaries, etc.	500 00	
Commissions and brokerage	1,995 73	
Gross liabilities, except capital		29,433 14
Surplus as regards policy-holders		$207,678 51
Paid-up capital		200,000 00
Surplus over capital		$7,678 51

Income.

Cash received for fire premiums	$39,007 28	
Deduct re-insurance and return premiums	1,561 11	
Net cash received for fire premiums		$37,446 17
Cash received for marine and inland premiums,	$17,807 82	
Deduct re-insurance and return premiums	743 08	
Net cash rec'd for marine and inl'd premiums,		17,064 74
Unpaid premium notes received during the year,	$6,955 56	
Interest received on bonds and mortgages		5,475 00
and dividends received from all other sources		3,782 20
Income from policy fees		2 00
Deposits received for perpetual fire risks	$285 50	
Gross cash income		$63,770 11

* Value of lands mortgaged $96,100 00
Value of buildings thereon 152,400 00
Amount of insurance held as collateral 82,900 00

Expenditures.

Cash paid for fire losses	$34,830 29	
Deduct salvage and re-insurance	1,455 05	
Net cash paid for fire losses		$33,375 24
Cash paid for marine and inland losses	$12,738 26	
Deduct salvage and re-insurance	169 17	
Net cash paid for marine and inland losses		12,569 09
Cash dividends paid		340 00
paid for commissions and brokerage		7,304 62
for salaries of officers and employés		4,468 33
for state and local taxes		721 63
for incidentals		3,061 31
Deposits returned on perpetual fire risks	$285 75	
Gross cash expenditures		$61,840 22

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$2,672,197 00	$30,295 76
written during 1880	3,640,202 00	39,530 70
Total	$6,312,399 00	$69,826 46
Deduct risks expired and terminated	3,294,551 00	40,029 78
In force at end of year	$3,017,848 00	$29,796 68
Deduct amount re-insured	99,147 00	999 69
Net amount in force	$2,918,701 00	$28,796 99
Marine risks outstanding Dec. 31, 1879	$133,837 00	$5,443 19
written during 1880	572,450 00	17,684 67
Total	$706,287 00	$23,127 86
Deduct risks expired and terminated	566,301 00	15,694 96
In force at end of year	$139,986 00	$7,432 90
Deduct amount re-insured	6,800 00	492 00
Net amount in force	$133,186 00	$6,940 90

Miscellaneous.

Premiums received from organization of company	$678,857 51
Losses paid from organization of company	475,660 17
Cash dividends declared from organization of company	66,310 00
Fire losses incurred during the year	32,911 54
Marine and inland losses incurred during the year	13,418 84
Company's stock owned by directors	82,700 00

TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Re-organized May, 1872.]

PAID-UP CAPITAL, $500,000.

CHARLES COMSTOCK, *President.* R. J. SMITH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$467,000 00	$525,375 00
Cook county bonds	43,000 00	48,635 00
Evanston water bonds	20,000 00	22,000 00
Chicago city bonds	13,000 00	15,380 00
Chicago and North-Western Railroad bonds	50,000 00	64,000 00
Chicago City Railroad stock	40,000 00	94,000 00
Chicago, Milwaukee, and St. Paul R.R. bonds,	50,000 00	60,500 00
Lincoln Park bonds	10,000 00	10,725 00
	$693,000 00	$840,615 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$12,195 98	
Stocks, bonds, etc., as per schedule	840,615 00	
Cash in the office of the company	1,868 43	
deposited in bank	56,584 08	
Interest due and accrued	501 66	
Premiums in course of collection (gross)	30,248 01	
Gross assets		$942,013 16

LIABILITIES.

Losses adjusted unpaid	$12,699 16	
claimed and reported	10,534 80	
disputed or resisted	15,501 54	
Total amount of losses	$38,735 50	
Less re-insurance	500 00	
Net amount of unpaid losses	$38,235 50	
Unearned premiums on outstanding risks	161,760 17	
State and local taxes	3,500 00	
Commissions and brokerage	5,148 17	
Miscellaneous	12,312 12	
Gross liabilities, except capital		220,955 96
Surplus as regards policy-holders		$721,057 20
Paid-up capital		500,000 00
Surplus over capital		$221,057 20

INCOME.

Cash received for fire premiums	$391,907 38	
Deduct re-insurance and return premiums	59,779 01	
Net cash received for fire premiums		$332,128 37

Cash rec'd for marine and inland premiums	$11,602 85	
Deduct re-insurance and return premiums	1,538 60	
Net cash rec'd for marine and inl'd premiums,		$10,064 25
Interest and dividends received from all sources		38,736 76
Income from commissions, etc.		26,268 32
Gross cash income		$407,197 70

Expenditures.

Cash paid for fire losses	$213,091 05	
Deduct salvage and re-insurance	10,910 86	
Net cash paid for fire losses		$202,180 19
Cash paid for marine and inland losses		3,261 89
dividends paid		45,000 00
paid for commissions and brokerage		61,010 47
for salaries of officers and employés		24,295 16
for state and local taxes		7,676 47
for incidentals		20,674 05
Gross cash expenditures		$364,098 23

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$18,577,486 00	$281,124 21
written during 1880	31,740,194 00	391,907 38
Total	$50,317,680 00	$673,031 59
Deduct risks expired and terminated	27,834,822 00	341,831 93
In force at end of year	$22,482,858 00	$331,199 66
Deduct amount re-insured	867,519 00	12,081 40
Net amount in force	$21,615,339 00	$319,118 26
Marine risks written during 1880	$3,411,272 00	$11,602 85
Deduct risks expired and terminated	3,411,272 00	11,602 85

Miscellaneous.

Premiums received from organization of company	$2,977,390 12
Losses paid from organization of company	1,648,218 02
Cash dividends declared from organization of company	422,500 00
Dividends declared during the year (9 per cent)	45,000 00
Fire losses incurred during the year	193,684 32
Marine and inland losses incurred during the year	3,844 00
Company's stock owned by directors	107,700 00

TRADESMEN'S FIRE INSURANCE COMPANY, NEW YORK, N.Y.

[Incorporated Oct. 6, 1858. Commenced business Dec. 28, 1858.]

PAID-UP CAPITAL, $300,000.

D. B. KEELER, *President.* T. Y. BROWN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Mechanics' and Traders' National Bank stock,	$5,750 00	$6,037 50
National Bank of Commerce stock	15,000 00	22,050 00
American Exchange National Bank stock	15,000 00	18,750 00
Bank of America stock	10,000 00	14,000 00
New York Cent. and Hudson Riv. R.R. stock,	30,000 00	46,462 50
Harlem Railroad stock	10,000 00	19,000 00
United States bonds	275,000 00	308,725 00
Fourth National Bank stock	10,000 00	12,000 00
	$370,750 00	$447,025 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
33 shares Mechanics' and Traders' Nat'l Bank,	$866 25	$3,813 00
95 " Mechanics' Bank	3,443 75	

SUMMARY OF ASSETS DEC. 31, 1880.

Loans on mortgage of real estate (first liens*),	$57,500 00	
Interest due or accrued thereon	1,155 00	
Stocks, bonds, etc., as per schedule	447,025 00	
Loans on collateral security as per schedule	3,813 00	
Cash in the office of the company	4,203 26	
deposited in various banks	2,150 85	
Interest due and accrued	749 37	
Premiums in course of collection (gross)	27,711 60	
Rents due and accrued	133 33	
Gross assets		$544,441 41

LIABILITIES.

Losses adjusted unpaid	$12,975 58	
claimed and reported	16,901 00	
disputed or resisted	5,000 00	
Total amount of losses	$34,876 58	
Less re-insurance	21 00	
Net amount of unpaid losses	$34,855 58	
Unearned premiums on outstanding risks	121,456 41	

* Value of lands mortgaged $88,000 00
Value of buildings thereon 88,500 00
Amount of insurance held as collateral 87,000 00

Dividends to stockholders unpaid	$160 00	
Due and accrued for rent, salaries, etc.	250 00	
State and local taxes	973 40	
Commissions and brokerage	3,623 00	
Return premiums	25 61	
Gross liabilities, except capital		$161,344 00
Surplus as regards policy-holders		$383,097 41
Paid-up capital		300,000 00
Surplus over capital		$83,097 41

Income.

Cash received for fire premiums	$244,311 59	
Deduct re-insurance and return premiums	29,455 00	
Net cash received for fire premiums		$214,856 59
Cash rec'd for marine and inland premiums	$2,672 07	
Deduct re-insurance and return premiums	611 31	
Net cash rec'd for marine and inl'd premiums,		2,060 76
Interest received on bonds and mortgages		3,941 25
and dividends received from all other sources		27,891 25
Income from rents		300 00
Gross cash income		$249,049 85

Expenditures.

Cash paid for fire losses	$130,185 39	
Deduct salvage and re-insurance	10,735 41	
Net cash paid for fire losses		$119,449 98
Cash paid for marine and inland losses		6,275 52
dividends paid		30,000 00
paid for commissions and brokerage		46,125 35
for salaries of officers and employés		25,875 00
for state and local taxes		4,538 95
for incidentals		16,809 48
Gross cash expenditures		$249,074 28

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$20,171,332 00	$165,442 97
written during 1880	30,551,493 00	263,897 79
Total	$50,722,825 00	$429,340 76
Deduct risks expired and terminated	24,965,177 00	190,761 69
In force at end of year	$25,757,648 00	$238,579 07
Deduct amount re-insured	1,010,327 00	7,463 75
Net amount in force	$24,747,321 00	$231,115 32

		Premiums.
Marine risks outstanding Dec. 31, 1879	$141,500 00	$4,437 21
written during 1880	120,300 00	3,205 00
Total	$261,800 00	$7,642 21
Deduct risks expired and terminated	171,800 00	4,857 21
In force at end of year	$90,000 00	$2,785 00

MISCELLANEOUS.

Premiums received from organization of company	$3,005,643 23
Losses paid from organization of company	1,806,733 86
Cash dividends declared from organization of company	381,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	136,993 73
Marine and inland losses incurred during the year	8,531 88
Company's stock owned by directors	60,400 00

UNION INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

PAID-UP CAPITAL, $500,000.

RICHARD S. SMITH, *President.* JOHN B. CRAVEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Camden and Amboy R.R. coupon bonds, 6s	$11,200 00	$12,880 00
Chesapeake and Delaware Canal reg. bonds, 6s,	14,610 00	13,002 90
Schuylkill Navigation Co. registered bonds, 6s,	10,000 00	8,000 00
Philadelphia and Erie R.R. coupon bonds, 6s,	10,000 00	10,175 00
Pennsylvania Canal Co. coupon bonds, 6s	15,000 00	14,700 00
North Pennsylvania Railroad coupon bonds	14,500 00	16,445 00
Pittsburg water loan coupon bonds, 7s	10,000 00	12,300 00
Philadelphia and Reading R.R. reg. bonds, 6s,	5,000 00	6,300 00
Lehigh Valley Railroad registered bonds, 6s	5,000 00	6,600 00
American Steamship Co. coupon bonds, 6s	5,000 00	5,550 00
United States bonds	10,000 00	11,200 00
Susquehanna Coal Company coupon bonds, 6s,	10,000 00	10,900 00
Pittsburg Avenue bonds	33,900 00	37,290 00
Baltimore, Ohio, and Parkersburg R.R. bonds,	25,000 00	27,500 00
Steubenville and Indiana Railroad bonds	10,000 00	10,600 00
New Jersey Central Car Trust bonds	7,000 00	7,105 00
Philadelphia and Reading Railroad bonds	25,000 00	28,500 00
New York and Pacific Car Trust bonds	24,000 00	24,720 00
Colorado Car Trust bonds	20,000 00	20,400 00
Pennsylvania Car Trust bonds	10,000 00	10,100 00
New York Car Trust bonds	60,000 00	61,200 00
100 shares Little Schuylkill Railroad	5,000 00	5,750 00
134 " Pensylvania Railroad	6,700 00	8,978 00
136 " North Pennsylvania Railroad	6,800 00	7,616 00

		Par value.	Market value.
48 shares	Delaware Railroad	$1,200 00	$1,344 00
106 "	Pennsylvania Canal Company	5,300 00	954 00
68 "	Philadelphia National Bank	6,800 00	13,736 00
88 "	Farmers' and Mechanics' Nat'l B'k,	8,800 00	11,088 00
88 "	Delaware Mutual Safety Ins. Co.	2,200 00	3,520 00
20 "	Philadelphia and So. Mail S.S. Co.	5,000 00	200 00
525 "	Harrisburg, P., M. J., and Lan. R.R.	26,250 00	31,500 00
		$409,260 00	$440,153 90

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
Northern Central Railroad bonds		$5,000 00	$3,600 00
28 shares	Conshohocken Stone Company	2,800 00	
130 "	National Car Company	13,000 00	31,800 00
200 "	Fidelity Insurance Company	36,600 00	
2000 "	Colorado Central Imp. Company	1,600 00	1,000 00
100 "	Catawissa preferred	5,100 00	3,200 00
643 "	Pennsylvania Railroad	42,277 25	29,400 00
10 "	United Companies of New Jersey,	1,780 00	950 00
Bonds and mortgages		16,800 00	10,000 00
		$124,957 25	$79,950 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$148,946 36	
Loans on mortgage of real estate (first liens*),	35,500 00	
Interest due or accrued thereon	895 00	
Stocks, bonds, etc., as per schedule	440,153 90	
Loans on collateral security as per schedule	79,950 00	
Cash in the office of the company	6,033 72	
deposited in bank	102,095 86	
Interest due and accrued	4,494 84	
Premiums in course of collection (gross)	19,930 45	
Notes taken for marine and inland risks	33,797 22	
Gross assets		$871,797 35

Liabilities.

Losses adjusted unpaid	$11,169 91
claimed and reported	45,838 00
Unearned premiums on outstanding risks	181,222 64
Reclaimable on perpetual fire policies	28,830 24
Dividends to stockholders unpaid	2,141 47

* Total value of property mortgaged $72,500 00
Amount of insurance held as collateral . . . 47,500 00

State and local taxes	$543 00	
Commissions and brokerage	150 00	
Gross liabilities, except capital		$269,895 26
Surplus as regards policy-holders		$601,902 09
Paid-up capital		500,000 00
Surplus over capital		$101,902 09

INCOME.

Cash received for fire premiums	$248,624 18	
Deduct re-insurance and return premiums	21,168 97	
Net cash received for fire premiums		$227,455 21
Cash rec'd for marine and inland premiums	$343,048 25	
Deduct re-insurance and return premiums	108,374 23	
Net cash rec'd for marine and inl'd premiums,		234,674 02
Unpaid premium notes rec'd during the year	$33,797 22	
Interest received on bonds and mortgages		895 00
and dividends received from all other sources		28,825 37
Income from rents		505 82
Deposits received for perpetual fire risks	$4,450 00	
Gross cash income		$492,355 42

EXPENDITURES.

Cash paid for fire losses	$93,485 62	
Deduct salvage and re-insurance	3,355 01	
Net cash paid for fire losses		$90,130 61
Cash paid for marine and inland losses	$193,949 17	
Deduct salvage and re-insurance	52,963 24	
Net cash paid for marine and inland losses		140,985 93
Cash dividends paid		29,806 54
paid for commissions and brokerage		60,416 78
for salaries officers and employés		44,288 99
for state and local taxes		6,288 82
for incidentals		1,591 34
Deposits returned on perpetual fire risks	$1,530 50	
Gross cash expenditures		$373,509 01

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$9,325,547 00	$82,824 66
written during 1880	26,948,376 00	248,624 18
Total	$36,273,923 00	$331,448 84
Deduct risks expired and terminated	16,644,424 00	131,121 41
In force at end of year	$19,629,499 00	$200,327 43
Deduct amount re-insured	843,721 00	12,084 17
Net amount in force	$18,785,778 00	$188,243 26

		Premiums.
Marine risks outstanding Dec. 31, 1879 .	$1,269,900 00	$51,784 94
written during 1880 . .	22,063,199 00	343,048 25
Total	$23,333 099 00	$394,833 19
Deduct risks expired and terminated .	19,484,669 00	290,813 82
In force at end of year	$3,848,430 00	$104,019 37
Deduct amount re-insured . . .	1,056,240 00	24,549 72
Net amount in force . . .	$2,792,190 00	$79,469 65

MISCELLANEOUS.

Premiums received from organization of company .	$14,425,171 00
Losses paid from organization of company . . .	10,564,969 00
Cash dividends declared from organization of company .	1,732,599 00
Dividends declared during the year (6 per cent) . . .	30,000 00
Fire losses incurred during the year	103,703 58
Marine and inland losses incurred during the year . .	214,385 09
Company's stock owned by directors	80,520 00

UNION INSURANCE COMPANY, SAN FRANCISCO, CALIFORNIA.

[Incorporated April 28, 1865. Commenced business June 20, 1865.]

PAID-UP CAPITAL, $750,000.

GUSTAVE TOUCHARD, *President.* CHARLES D. HAVEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$200,000 00	$224,000 00
Montgomery Avenue (San Francisco) bonds .	120,000 00	90,000 00
Oakland city bonds	8,000 00	9,600 00
Sonoma county bonds	8,000 00	8,600 00
Stockton city bonds	6,000 00	6,300 00
Alameda town bonds	10,000 00	11,000 00
	$352,000 00	$349,500 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
23 shares San Francisco Gas-Light Company .	$1,713 50	$1,500 00

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate . .	$80,000 00
Loans on mortgage of real estate (first liens *),	400,802 60
Interest due or accrued thereon . . .	2,461 40
Stocks, bonds, etc., as per schedule . .	349,500 00

* Value of lands mortgaged	$504,500 00
Value of buildings thereon	371,500 00
Amount of insurance held as collateral . . .	226,100 00

Loans on collateral security as per schedule	$1,500 00	
Cash in the office of the company	1,627 80	
deposited in various banks	133,499 84	
Interest due and accrued	8,300 55	
Premiums in course of collection (gross)	37,139 79	
Notes taken for marine and inland risks	5,206 00	
Gross assets		$1,020,037 98
Deduct special deposits in other states		56,000 00
Balance		$964,037 98

LIABILITIES.

Losses claimed and reported	$11,070 00	
Unearned premiums on outstanding risks	90,131 24	
Unused balances of premium notes	285 55	
Dividends to stockholders unpaid	110 00	
Commissions and brokerage	2,489 06	
Gross liabilities, except capital	$104,085 85	
Deduct liabilities on special deposits	13,394 35	
		90,691 50
Surplus as regards policy-holders		$873,346 48
Paid-up capital		750,000 00
Surplus over capital		$123,346 48

INCOME.

Cash received for fire premiums	$142,236 69	
Deduct re-insurance and return premiums	16,236 95	
Net cash received for fire premiums		$125,999 74
Cash rec'd for marine and inland premiums	$115,780 50	
Deduct re-insurance and return premiums	19,732 04	
Net cash rec'd for marine and inl'd premiums,		96,048 46
Unpaid premium notes received during the year,	$5,206 00	
Interest received on bonds and mortgages		38,314 30
and dividends received from all other sources		10,455 24
Income from rents		7,870 00
Gross cash income		$278,687 74

EXPENDITURES.

Cash paid for fire losses	$28,172 34	
Deduct salvage and re-insurance	98 40	
Net cash paid for fire losses		$28,073 94
Cash paid for marine and inland losses	$14,643 92	
Deduct salvage and re-insurance	4,526 09	
Net cash paid for marine and inland losses		10,117 83

Cash dividends paid	$112,390 00
paid for commissions and brokerage	27,494 07
for salaries of officers and employés	35,478 21
for state and local taxes	4,911 45
for incidentals	23,099 79
Gross cash expenditures	$241,565 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$9,984,556 00	$122,872 85
written during 1880	13,631,563 00	157,347 52
Total	$23,616,119 00	$280,220 37
Deduct risks expired and terminated	11,292,871 00	130,370 50
In force at end of year	$12,323,248 00	$149,849 87
Deduct amount re-insured	572,650 00	7,013 20
Net amount in force	$11,750,598 00	$142,836 67
Marine risks outstanding Dec. 31, 1879	$821,486 00	$28,795 90
written during 1880	9,852,800 00	114,579 90
Total	$10,674,286 00	$143,375 80
Deduct risks expired and terminated	9,802,959 00	115,810 80
In force at end of year	$871,327 00	$27,565 00
Deduct amount re-insured	86,147 00	3,000 00
Net amount in force	$785,180 00	$24,565 00

Miscellaneous.

Premiums received from organization of company	$5,438,029 59
Losses paid from organization of company	3,145,399 31
Cash dividends declared from organization of company	1,710,000 00
Dividends declared during the year (15 per cent)	112,500 00
Fire losses incurred during the year	26,143 94
Marine and inland losses incurred during the year	16,817 83
Company's stock owned by directors	227,700 00

UNITED FIREMEN'S INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 1, 1860. Commenced business April, 2, 1861.]

PAID-UP CAPITAL, $200,000.

WILLIAM S. ALLEN, *President.* WILLIAM V. SICKEL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$100,000 00	$111,139 97
Pittsburg city bonds	31,000 00	33,480 00
Philadelphia city bonds	60,000 00	65,100 00
Northern Central Railroad bonds	10,000 00	11,362 50
Railroad equipments bonds	20,000 00	20,000 00
	$221,000 00	$241,082 47

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$62,141 66	
Loans on mortgage of real estate (first liens *),	308,380 09	
Interest due or accrued thereon	7,134 41	
Stocks, bonds, etc., as per schedule	241,082 47	
Cash in the office of the company	35 12	
deposited in various banks	8,980 04	
Interest due and accrued	1,465 00	
Premiums in course of collection (net)	35,504 27	
Notes taken for marine and inland risks	382 77	
Rents due and accrued	1,352 54	
Furniture, maps, etc. $2,500 00		
Prem's more than three months due, 11,178 19		
Gross assets		$666,458 37

LIABILITIES.

Losses adjusted unpaid	$9,195 54	
claimed and reported	9,214 22	
disputed or resisted	1,250 00	
Unearned premiums on outstanding risks	85,220 97	
Reclaimable on perpetual fire policies	320,737 27	
Due for borrowed money	20,000 00	
Gross liabilities, except capital		445,618 00
Surplus as regards policy-holders		$220,840 37
Paid-up capital		200,000 00
Surplus over capital		$20,840 37

INCOME.

Cash received for fire premiums	$200,261 49	
Deduct re-insurance and return premiums	15,441 15	
Net cash received for fire premiums		$184,820 34

* Total value of property mortgaged $559,700 00
Amount of insurance held as collateral 276,100 00

Interest received on bonds and mortgages		$17,754 48
and dividends received from all other sources		8,980 25
Income from rents		2,679 13
from surveys, etc.		1,306 25
Deposits received for perpetual fire risks	$15,398 96	
Gross cash income		$215,540 45

Expenditures.

Cash paid for fire losses		$158,414 33
dividends paid		24,000 00
paid for commissions and brokerage		41,585 48
for salaries of officers and employés		8,671 40
for state and local taxes		6,170 34
for expenses on real estate		4,584 57
for incidentals		17,489 61
Deposits returned on perpetual fire risks	$14,437 82	
Gross cash expenditures		$260,915 73

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$12,376,776 00	$151,414 36
written during 1880	12,910,812 00	171,479 88
Total	$25,287,588 00	$322,894 24
Deduct risks expired and terminated	11,609,939 00	152,028 04
In force at end of year	$13,677,649 00	$170,866 20
Deduct amount re-insured	333,704 00	3,423 05
Net amount in force	$13,343,945 00	$167,443 15

Miscellaneous.

Premiums received from organization of company	$597,913 82
Losses paid from organization of company	336,942 27
Cash dividends declared from organization of company	128,505 86
Dividends declared during the year (12 per cent)	24,000 00
Fire losses incurred during the year	160,672 09
Company's stock owned by directors	99,900 00

UNITED STATES LLYODS, NEW YORK.

[Incorporated 1873. Commenced business 1873.]

Higgins & Cox, *Attorneys for the Subscribers.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$50,000 00	$67,000 00
New York city and county bonds	100,000 00	132,000 00

	Par value.	Market value.
Boston city bonds	$50,000 00	$58,500 00
Atlantic Mutual Insurance Company scrip	4,605 00	4,605 00
	$204,605 00	$262,105 00

Securities held as collateral for cash loans : —

	Market value.	Loaned thereon.
225 shares Merchants' Nat'l Bank, Savannah,	$28,800 00	$20,000 00
100 " Pullman Palace Car Company 100 " Continental National Bank 62 " St. Nicholas National Bank	32,396 00	25,000 00
Denver and Rio Grande Railroad bonds Texas and Pacific Railroad bonds	43,880 00	30,000 00
Baltimore Gas-Light Company bonds San Francisco city and county bonds Albemarle and Chesapeake Canal bonds	75,320 00	60,000 00
United States bonds	56,188 00	50,000 00
2 certificates of deposits	60,000 00	60,000 00
	$296,584 00	$245,000 00

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks, bonds, etc., as per schedule	$262,105 00	
Loans on collateral security as per schedule	245,000 00	
Cash deposited in various banks	37,967 22	
Interest due and accrued	3,308 34	
Premiums in course of collection (net)	50,910 17	
Notes taken for marine and inland risks	7,125 36	
Salvages and re-insurance	36,377 08	
Re-insurance premiums and rebates	10,845 20	
Gross assets		$653,638 37

LIABILITIES.

Losses claimed and reported	$96,209 45	
Unearned premiums on outstanding risks	53,752 28	
Due and accrued for rents, salaries, etc.	3,940 47	
Due for borrowed money	8,095 74	
Gross liabilities		161,997 94
Surplus		$491,640 43

INCOME.

Cash received for marine premiums	$719,097 92	
Deduct re-insurance and return premiums	199,442 67	
Net cash received for marine premiums		$519,655 25
Unpaid premium notes rec'd during the year	$7,125 36	
Interest and dividends received from all sources		55,209 35
Gross cash income		$574,864 60

EXPENDITURES.

Net cash paid for marine losses		$318,507 88
Cash paid for salaries of officers and employés		80,934 57
Reserve for estimated unpaid losses	$68,892 65	
Gross cash expenditures		$399,442 45

WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN, N.Y.

[Incorporated Dec. 7, 1867. Commenced business Dec. 9, 1867.]

PAID-UP CAPITAL, $200,000.

WILLARD IVES, *President.* JESSE M. ADAMS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$276,000 00	$300,512 50
Utica and Black River Railroad bonds	12,000 00	12,000 00
Syracuse Northern Railroad bonds	3,000 00	3,000 00
	$291,000 00	$315,512 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Agricultural Insurance Company stock	$17,500 00	$14,000 00
Bonds and mortgages	4,075 00	
Agricultural Insurance Company stock	74,217 00	43,757 75
Merchants' Bank stock	1,300 00	1,200 00
Agricultural Insurance Company stock	875 00	
Merchants' Bank stock	3,000 00	2,500 00
Northern Insurance Company stock	400 00	
Merchants' Bank stock	1,300 00	1,600 00
Agricultural Insurance Company stock	875 00	
Merchants' Bank stock	1,500 00	1,500 00
Northern Insurance Company stock	400 00	
Merchants' Bank stock	1,300 00	1,200 00
Bond and mortgage	1,000 00	1,100 00
Agricultural Insurance Company stock	1,758 00	
Bonds and mortgages	1,350 00	1,123 15
	$110,850 00	$67,980 90

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$10,700 00
Loans on mortgage of real estate (first liens*),	283,517 12
Interest due or accrued thereon	10,717 22
Stocks, bonds, etc., as per schedule	315,512 50

* Value of lands mortgaged $443,150 00
Value of buildings thereon 382,400 00
Amount of insurance held as collateral 189,849 00

Loans on collateral security as per schedule	$67,980 90	
Cash in the office of the company	7,370 69	
deposited in Merchants' Bank	98,133 15	
Interest due and accrued	3,184 17	
Premiums in course of collection (net)	98,463 27	
Notes taken for marine and inland risks	12,859 24	
Gross assets		$908,438 26
Deduct special deposits in other states		45,000 00
Balance		$863,438 26

LIABILITIES.

Losses adjusted unpaid	$9,222 95	
claimed and reported	23,000 27	
disputed or resisted	10,500 00	
Unearned premiums on outstanding risks	536,564 84	
Gross liabilities, except capital		579,288 06
Surplus as regards policy-holders		$284,150 20
Paid-up capital		200,000 00
Surplus over capital		$84,150 20

INCOME.

Cash received for fire premiums	$831,646 05	
Deduct re-insurance and return premiums	60,102 42	
Net cash received for fire premiums		$771,543 63
Interest received on bonds and mortgages		19,846 20
and dividends received from all other sources		13,048 63
Income from rents		554 60
Gross cash income		$804,993 06

EXPENDITURES.

Cash paid for fire losses	$366,440 95
dividends paid	20,000 00
paid for commissions and brokerage	177,082 18
for salaries of officers and employés	42,370 00
for state and local taxes	14,321 39
for incidentals	49,292 84
Gross cash expenditures	$669,507 36

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$100,231,128 00	$908,119 75
written during 1880	85,584,957 00	836,990 31
Total	$185,816,085 00	$1,745,110 06
Deduct risks expired and terminated	74,742,784 00	656,642 87
In force at end of year	$111,073,301 00	$1,088,467 19
Deduct amount re-insured	857,410 00	8,213 68
Net amount in force	$110,215,891 00	$1,080,253 51

MISCELLANEOUS.

Premiums received from organization of company	$3,956,834 67
Losses paid from organization of company	1,867,980 70
Cash dividends declared from organization of company	240,000 00
Dividends declared during the year (10 per cent)	20,000 00
Fire losses incurred during the year	371,514 17
Company's stock owned by directors	101,100 00

WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, N.Y.

[Incorporated as a "Mutual" March 14, 1837. Commenced business as "Joint-Stock" Jan. 1, 1870.]

PAID-UP CAPITAL, $300,000.

GEORGE R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$500,000 00	$558,781 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Citizens' National Bank, New York	$4,000 00	$2,500 00
Central National Bank, Westchester	2,340 00	1,783 50
United States bond	562 00	300 00
	$6,902 00	$4,583 50

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$65,000 00	
Loans on mortgage of real estate (first liens*),	127,100 00	
Interest due or accrued thereon	2,708 50	
Stocks, bonds, etc., as per schedule	558,781 25	
Loans on collateral security as per schedule	4,583 50	
Cash in the office of the company	10,291 24	
deposited in various banks	31,963 26	
Premiums in course of collection (gross)	48,894 98	
Rents due and accrued	1,400 00	
Gross assets		$850,722 73
Deduct special deposits in other states		50,625 00
Balance		$800,097 73

* Value of lands mortgaged $135,000 00
Value of buildings thereon 163,500 00
Amount of insurance held as collateral 126,350 00

Liabilities.

Losses adjusted unpaid	$14,643 90	
claimed and reported	30,199 09	
disputed or resisted	6,700 00	
Unearned premiums on outstanding risks	340,160 25	
Dividends to stockholders unpaid	42 60	
Commissions and brokerage	7,978 47	
Gross liabilities, except capital	$399,724 31	
Deduct liabilities on special deposits	46,741 27	
		$352,983 04
Surplus as regards policy-holders		$447,114 69
Paid-up capital		300,000 00
Surplus over capital		$147,114 69

Income.

Cash received for fire premiums	$579,163 15	
Deduct re-insurance and return premiums	59,048 38	
Net cash received for fire premiums		$520,114 77
Interest received on bonds and mortgages		7,747 50
and dividends received from all other sources		26,646 67
Income from rents		2,708 48
Gross cash income		$557,217 42

Expenditures.

Cash paid for fire losses	$318,323 55	
Deduct salvage and re-insurance	2,694 64	
Net cash paid for fire losses		$315,628 91
Cash dividends paid		29,978 50
paid for commissions and brokerage		99,295 06
for salaries of officers and employés		20,850 00
for state and local taxes		17,171 92
for incidentals		63,822 91
Gross cash expenditures		$546,747 30

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$69,936,952 00	$676,622 81
written during 1880	62,962,650 00	567,343 40
Total	$132,899,602 00	$1,243,966 21
Deduct risks expired and terminated	59,415,176 00	576,392 02
In force at end of year	$73,484,426 00	$667,574 19
Deduct amount re-insured	803,203 00	6,914 34
Net amount in force	$72,681,223 00	$660,659 85

MISCELLANEOUS.

Premiums received from organization of company	$7,151,631 68
Losses paid from organization of company	3,990,526 89
Cash dividends declared from organization of company	248,000 00
Dividends declared during the year (10 per cent)	30,000 00
Fire losses incurred during the year	292,657 01
Company's stock owned by directors	148,000 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, BROOKLYN, N.Y.

[Incorporated March, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, $250,000.

EDMUND DRIGGS, *President.* N. W. MESEROLE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$329,000 00	$342,472 50
Mechanics' and Traders' Bank, Greenpoint	8,000 00	7,600 00
Grand Street and Newtown Railroad stock	25,000 00	21,250 00
Nassau National Bank (Brooklyn) stock	1,000 00	1,650 00
Long Island Bank (Brooklyn) stock	10,000 00	10,000 00
First National Bank (Brooklyn) stock	4,900 00	10,682 00
People's Gas-Light Company (Brooklyn) stock,	26,000 00	9,100 00
Metropolitan Gas-Light Co. (Brooklyn) stock,	5,000 00	3,000 00
Citizens' Gas-Light Company (Brooklyn) stock,	7,120 00	4,272 00
Dry Dock, East Broadway, and B. R.R. stock,	20,000 00	34,000 00
Grand Street and Newtown Railroad bonds	20,000 00	20,000 00
Georgia state bonds	50,000 00	55,750 00
Broadway Railroad (Brooklyn) stock	11,000 00	16,500 00
Broadway Railroad (Brooklyn) bonds	3,000 00	3,000 00
	$520,020 00	$539,276 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Park Bank of New York stock	$700 00	$375 00
Pacific Bank of New York stock	4,200 00	5,000 00
Metropolitan Gas Company (Brooklyn) stock	1,200 00	
Imp. and Traders' Insurance Co. (N.Y.) stock,	490 00	
New York City Insurance Company stock	490 00	
People's Gas-Light Company (Brooklyn) stock,	350 00	200 00
Pacific Fire Insurance Company (N.Y.) stock,	2,260 00	1,500 00
Grand St. and Newtown R.R. (Br'klyn) stock,	2,465 00	1,750 00
Manufacturers' National Bank (N.Y.) stock	2,709 00	1,720 00
Broadway Railroad Company (Br'klyn) bond,	1,000 00	800 00
Union Ferry Company (Brooklyn) stock	900 00	600 00
Mechanics' Fire Insurance Co. (B'klyn) stock,	3,400 00	1,950 00

	Market value.	Loaned thereon.
People's Gas-Light Company (Brooklyn) stock,	$175 00	$1,000 00
Lafayette Fire Insurance Co. (Brooklyn) stock,	1,150 00	
Cypress Hills Cemetery bonds	9,000 00	6,500 00
South Side Railroad Co. stock (Long Island)	3,000 00	2,728 00
Williamsburgh Savings Bank books	5,300 00	1,820 00
	$38,789 00	$25,943 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$95,421 54	
Loans on mortgage of real estate (first liens *),	236,500 00	
Interest due or accrued thereon	5,157 72	
Stocks, bonds, etc., as per schedule	539,276 50	
Loans on collateral security as per schedule	25,943 00	
Cash in the office of the company	2,665 49	
deposited in various banks	52,520 11	
Interest due and accrued	8,896 08	
Premiums in course of collection (gross)	44,368 74	
Rents due and accrued	86 50	
Prem's more than three months due, $345 50		
Gross assets		$1,010,835 68†
Deduct special deposits in other states		36,000 00
		$974,835 68

Liabilities.

Losses adjusted unpaid	$18,238 68	
claimed and reported	13,416 62	
disputed or resisted	5,662 00	
Unearned premiums on outstanding risks	244,898 40	
Dividends to stockholders unpaid	215 00	
Due and accrued for rent, salaries, etc.	2,500 00	
for borrowed money	15,000 00	
State and local taxes	1,200 00	
Commissions and brokerage	6,989 18	
Gross liabilities, except capital	$308,119 88	
Deduct liabilities on special deposits	11,006 82	
		297,113 06
Surplus as regards policy-holders		$677,722 62
Paid-up capital		250,000 00
Surplus over capital		$427,722 62

* Value of lands mortgaged $213,650 00
Value of buildings thereon 246,500 00
Amount of insurance held as collateral 208,300 00

† Including $225,000 special reserve fund, held under New York law.

Income.

Cash received for fire premiums	$446,267 47	
Deduct re-insurance and return premiums	19,258 37	
Net cash received for fire premiums		$427,009 10
Interest received on bonds and mortgages		11,908 61
and dividends received from all other sources		30,422 27
Income from rents		2,748 81
Gross cash income		$472,088 79

Expenditures.

Cash paid for fire losses	$224,388 78	
Deduct salvage and re-insurance	3,412 56	
Net cash paid for fire losses		$220,976 22
Cash dividends paid		49,910 00
paid for commissions and brokerage		96,708 18
for salaries of officers and employés		43,808 32
for state and local taxes		3,351 25
for incidentals		44,577 69
Gross cash expenditures		$459,331 66

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$60,844,124 00	$424,104 75
written during 1880	67,147,413 00	438,773 12
Total	$127,991,537 00	$862,877 87
Deduct risks expired and terminated	62,552,599 00	387,606 10
In force at end of year	$65,438,938 00	$475,271 77
Deduct amount re-insured	645,536 00	6,289 22
Net amount in force	$64,793,402 00	$468,982 55

Miscellaneous.

Premiums received from organization of company	$6,421,001 82
Losses paid from organization of company	3,374,669 30
Cash dividends declared from organization of company	702,500 00
Dividends declared during the year (20 per cent)	50,000 00
Fire losses incurred during the year	217,957 43
Company's stock owned by directors	78,800 00

AGGREGATE.

Capital Stock.	
Outstanding capital actually paid up in cash	$40,894,100 00
Assets.	
Gross present assets	$118,511,302 00
Liabilities.	
Gross present liabilities	$36,081,980 00
Income.	
Cash actually received for fire premiums	$33,581,852 00
for marine and inland premiums	10,921,675 00
for interest and dividends from all sources	5,153,995 00
from all other sources	494,142 00
Gross cash income	$50,151,664 00
Expenditures.	
Cash actually paid during the year for fire losses	$18,132,204 00
for marine and inland losses	7,770,364 00
for dividends to stockholders	5,067,847 00
for redemption of scrip	1,289,722 00
for interest to scrip-holders	554,895 00
for brokerage and commissions on premiums	6,415,916 00
for salaries and pay of officers and employés	3,755,510 00
for state and local taxes	1,046,014 00
for office, agency, and incidental expenses	3,219,418 00
Gross cash expenditures	$47,251,890 00
Miscellaneous.	
Whole amount of fire risks written during the year	$4,151,117,354 00
premiums charged or receivable thereon	37,007,540 00
marine and inland risks written during the year,	1,528,716,310 00
premiums charged or receivable thereon	13,178,411 00
fire risks terminated during the year	3,710,296,317 00
marine and inland risks terminated	1,472,280,533 00
fire risks outstanding at end of year	4,453,057,394 00
marine and inland risks outstanding	227,775,654 00
notes received for marine and inland risks	2,794,264 00
dividends declared	5,041,171 00
fire losses incurred	18,252,747 00
marine losses incurred	5,369,639 00

UNITED STATES BRANCHES OF

FOREIGN FIRE

INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending Dec. 31, 1880.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

WILLIAM A. BEATTIE, *Manager New England Department.*

Office, 8 Exchange Place, Boston.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$485,000 00	$564,628 75
Deposit state of Mississippi	15,000 00	15,000 00
Dominion government bonds	50,000 00	53,000 00
Canadian Bank of Commerce stock	24,000 00	32,880 00
Dominion Bank stock	10,000 00	14,250 00
Federal Bank stock	4,200 00	5,754 00
Canada Permanent Loan and Sav'gs Co. stock,	10,000 00	19,500 00
Huron and Erie Sav'gs and Loan Soc'y stock,	25,000 00	35,750 00
Dominion Saving and Investment Co. stock	10,000 00	12,000 00
	$633,200 00	$752,762 75

SUMMARY OF ASSETS DEC. 31, 1880.

Stocks and bonds as per schedule	$752,762 75	
Cash in the office of the company	30,134 74	
deposited in various banks	14,874 92	
Interest due and accrued	10,283 34	
Premiums in course of collection (gross)	38,823 76	
Notes taken for marine and inland risks	708 84	
Office furniture	$3,087 50	
Gross assets		$847,588 35
Deduct special deposits in other states		327,332 50
Balance		$520,255 85

LIABILITIES.

Losses claimed and reported	$46,622 45	
disputed or resisted	5,000 00	
Unearned premiums on outstanding risks	292,964 20	
Commissions and brokerage	8,044 91	
Gross liabilities	$352,631 56	
Deduct liabilities on special deposits	60,832 50	
		291,799 06
Surplus		$228,456 79

Income.

Cash received for fire premiums	$626,204 37	
Deduct re-insurance and return premiums	80,391 54	
Net cash received for fire premiums		$545,812 83
Cash rec'd for marine and inland premiums	$15,166 65	
Deduct re-insurance and return premiums	1,037 78	
Net cash rec'd for marine and inl'd premiums,		14,128 87
Unpaid premium notes received during the year,	$1,029 74	
Interest and dividends received from all sources		29,339 03
Gross cash income		$589,280 73

Expenditures.

Cash paid for fire losses	$408,664 98	
Deduct salvage and re-insurance	15,039 99	
Net cash paid for fire losses		$393,624 99
Cash paid for marine and inland losses	$16,228 11	
Deduct salvage and re-insurance	1,582 71	
Net cash paid for marine and inland losses		14,645 40
Cash paid for commissions and brokerage		104,812 32
for salaries of officers and employés		12,256 00
for state and local taxes		12,283 76
for incidentals		37,970 89
Gross cash expenditures		$575,593 36

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$46,620,788 00	$520,029 09
written during 1880	60,591,732 00	626,204 37
Total	$107,212,520 00	$1,146,233 46
Deduct risks expired and terminated	55,406,480 00	564,661 56
In force at end of year	$51,806,040 00	$581,571 90
Deduct amount re-insured	1,023,915 00	12,873 24
Net amount in force	$50,782,125 00	$568,698 66
Marine risks outstanding Dec. 31, 1879	$214,750 00	$3,805 44
written during 1880	2,646,074 00	15,166 65
Total	$2,860,824 00	$18,972 09
Deduct risks expired and terminated	2,540,674 00	13,295 77
In force at end of year	$320,150 00	$5,676 32

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENG.

ALFRED PELL, *Resident Manager.*

Office, No. 37 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$1,360,732 00	
Cash in the office of the company	819 23	
deposited in various banks	267,857 03	
Interest due and accrued	3,426 00	
Premiums in course of collection (gross)	243,735 12	
Notes taken for fire risks	8,760 00	
Gross assets		$1,885,329 38
Deduct special deposits in other states		263,200 00
Balance		$1,622,129 38

LIABILITIES.

Losses adjusted unpaid	$2,853 85	
claimed and reported	95,560 72	
disputed or resisted	14,987 26	
Unearned premiums on outstanding risks	830,902 02	
Commissions and brokerage	36,560 26	
Gross liabilities	$980,864 11	
Deduct liabilities on special deposits	52,677 10	
		928,187 01
Surplus		$693,942 37

INCOME.

Cash received for fire premiums	$1,652,043 46	
Deduct re-insurance and return premiums	357,248 61	
Net cash received for fire premiums		$1,294,794 85
Interest and dividends received from all sources		57,413 34
Gross cash income		$1,352,208 19

EXPENDITURES.

Cash paid for fire losses	$715,714 68	
Deduct salvage and re-insurance	11,996 63	
Net cash paid for fire losses		$703,718 05
Cash paid for commissions and brokerage		190,865 21
for salaries of officers and employés		74,342 51
for state and local taxes		25,206 23
for incidentals		84,341 71
Gross cash expenditures		$1,078,473 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$161,955,598 00	$1,499,001 44
written during 1880	198,474,442 00	1,652,043 46
Total	$360,431,040 00	$3,151,044 90
Deduct risks expired and terminated	182,536,246 00	1,561,464 20
In force at end of year	$177,894,794 00	$1,589,580 70
Deduct amount re-insured	6,222,541 00	53,149 12
Net amount in force	$171,672,253 00	$1,536,431 58

UNITED STATES BRANCH OF LA CONFIANCE FIRE INSURANCE COMPANY, PARIS, FRANCE.

Monrose & Mulville, *General Agents, 155 Broadway, New York.*

Summary of Assets Dec. 31, 1880.

United States bonds	$580,332 50	
Cash deposited in various banks	85,667 12	
Premiums in course of collection (gross)	62,440 89	
Re-insurance due	17 86	
Gross assets		$728,458 37
Deduct special deposits in other states		168,375 00
Balance		$560,083 37

Liabilities.

Losses adjusted unpaid	$13,388 00	
claimed and reported	51,228 92	
disputed or resisted	1,250 00	
Total amount of losses	$65,866 92	
Less re-insurance	8,456 63	
Net amount of unpaid losses	$57,410 29	
Unearned premiums on outstanding risks	285,206 80	
Due and accrued for rent, salaries, etc.	313 70	
Commissions and brokerage	12,150 05	
Gross liabilities	$355,080 84	
Deduct liabilities on special deposits	23,941 00	
		331,139 84
Surplus		$228,943 53

Income.

Cash received for fire premiums	$675,503 70	
Deduct re-insurance and return premiums	124,934 33	
Net cash received for fire premiums		$550,569 37
Interest and dividends received from all sources		20,680 00
Gross cash income		$571,249 37

EXPENDITURES.

Cash paid for fire losses	$327,045 47	
Deduct salvage and re-insurance	13,267 11	
Net cash paid for fire losses		$313,778 36
Cash paid for commissions and brokerage		137,832 94
for salaries of officers and employés		8,089 19
for state and local taxes		4,787 94
Gross cash expenditures		$464,488 43

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$16,686,123 00	$207,781 84
written during 1880	61,652,501 00	675,503 70
Total	$78,338,624 00	$883,285 54
Deduct risks expired and terminated	32,814,006 00	328,641 24
In force at end of year	$45,524,618 00	$554,644 30
Deduct amount re-insured	2,622,707 00	28,639 27
Net amount in force	$42,901,911 00	$526,005 03

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENG.

H. E. BOWERS, *Manager.*

Office, No. 54 William Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$777,381 25	
Cash deposited in various banks	121,654 14	
Interest due and accrued	8,700 00	
Premiums in course of collection (gross)	37,025 96	
Gross assets		$944,761 35
Deduct special deposits in other states		126,875 00
Balance		$817,886 35

LIABILITIES.

Net amount of unpaid losses	$21,346 47	
Unearned premiums on outstanding risks	192,465 31	
Due and accrued for rent, salaries, etc.	1,018 94	
State and local taxes	1,859 37	
Commissions and brokerage	7,654 58	
Return premiums	2,484 36	
Gross liabilities	$226,829 03	
Deduct liabilities on special deposits	13,998 64	
		212,830 39
Surplus		$605,055 96

INCOME.

Cash received for fire premiums	$362,997 56	
Deduct re-insurance and return premiums	30,848 75	
Net cash received for fire premiums		$332,148 81
Interest and dividends received from all sources		36,300 00
Gross cash income		$368,448 81

EXPENDITURES.

Cash paid for fire losses		$143,942 21
for commissions and brokerage		63,118 20
for salaries of officers and employés		23,336 30
for state and local taxes		9,431 33
for incidentals		22,336 20
remitted to Home office	$22,500 00	
Gross cash expenditures		$262,164 24

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$26,353,745 00	$223,232 04
written during 1880	53,484,643 00	378,080 37
Total	$79,838,388 00	$601,312 41
Deduct risks expired and terminated	39,426,630 00	231,653 40
In force at end of year	$40,411,758 00	$369,659 01
Deduct amount re-insured	449,075 00	2,731 78
Net amount in force	$39,962,683 00	$366,927 23

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

SOPHUS V. DORRIEN, *Resident Manager.*

Office, 178 Broadway, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$595,000 00	$633,461 25
Union Pacific Railroad bonds	20,000 00	23,000 00
Chicago, Milwaukee, and St. Paul R.R. bonds,	5,000 00	6,750 00
	$620,000 00	$663,211 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds	$43,587 50	$40,000 00
Ohio, Milwaukee, and St. Paul Railroad bonds,	92,975 00	100,000 00
Canada Southern Railroad bonds	5,200 00	
Chicago and North-Western Railroad bonds	12,600 00	
Chicago, Rock Island, and Pacific R.R. bonds,	13,850 00	
	$168,212 50	$140,000 00

Summary of Assets Dec. 31, 1880.

Loans on mortgage of real estate (first liens *),	$23,000 00	
Stocks, bonds, etc., as per schedule	663,211 25	
Loans on collateral security as per schedule	140,000 00	
Cash deposited in various banks	43,134 30	
Premiums in course of collection (net)	35,756 36	
Gross assets		$905,101 91
Deduct special deposits in other states		166,131 25
Balance		$738,970 66

Liabilities.

Net amount of unpaid losses	$32,396 00	
Unearned premiums on outstanding risks	270,630 19	
Gross liabilities	$303,026 19	
Deduct liabilities on special deposits	14,612 97	
		288,413 22
Surplus		$450,557 44

Income.

Cash received for fire premiums	$589,991 07	
Deduct re-insurance and return premiums	69,352 14	
Net cash received for fire premiums		$520,638 93
Interest received on bonds		29,480 00
and dividends received from all other sources		3,838 33
Gross cash income		$553,957 26

Expenditures.

Cash paid for fire losses	$268,914 81
for commissions and brokerage	112,752 46
for salaries of officers and employés	23,514 62
for state and local taxes	12,276 76
for incidentals	29,639 70
Gross cash expenditures	$447,098 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$39,074,139 00	$427,975 60
written during 1880	58,799,868 00	594,338 14
Total	$97,874,007 00	$1,022,313 74
Deduct risks expired and terminated	51,411,643 00	485,477 90
In force at end of year	$46,462,364 00	$536,835 84
Deduct amount re-insured	293,225 00	2,644 46
Net amount in force	$46,169,139 00	$534,191 38

* Value of lands mortgaged $30,000 00
Value of buildings thereon 50,000 00
Amount of insurance held as collateral . . . 20,000 00

UNITED STATES BRANCH OF THE HAMBURG-MAGDEBURG FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

JUSTUS KÖHLER, *Manager.*

Office, 42 Pine Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$417,105 00	
Cash in the office of the company	1,536 23	
deposited in various banks	48,072 67	
Interest due and accrued	116 56	
Premiums in course of collection (gross)	22,485 48	
Gross assets		$489,315 94

LIABILITIES.

Losses adjusted unpaid	$16,986 65	
claimed and reported	12,052 71	
disputed or resisted	1,280 00	
Unearned premiums on outstanding risks	151,395 62	
Commissions and brokerage	832 33	
Return premiums	84 23	
Gross liabilities		182,631 54
Surplus		$306,684 40

INCOME.

Cash received for fire premiums	$353,964 34	
Deduct re-insurance and return premiums	63,020 89	
Net cash received for fire premiums		$290,943 45
Interest and dividends received from all sources		16,974 85
Income from sale of property		64 08
received from Home office	$33,793 82	
Gross cash income		$307,982 38

EXPENDITURES.

Cash paid for fire losses	$205,872 75	
Deduct salvage and re-insurance	988 49	
Net cash paid for fire losses		$204,884 26
Cash paid for commissions and brokerage		68,263 79
for salaries of officers and employés		12,166 76
for taxes and incidentals		31,404 68
Gross cash expenditures		$316,719 49

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$17,139,344 00	$215,243 13
written during 1880	27,773,807 00	348,031 77
Total	$44,913,151 00	$563,274 90

		Premiums.
Deduct risks expired and terminated .	$23,759,610 00	$270,673 69
In force at end of year	$21,153,541 00	$292,601 21
Deduct amount re-insured . . .	130,341 00	1,450 28
Net amount in force . . .	$21,023,200 00	$291,150 93

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENG.

RICHARD D. ALLIGER, *Resident Manager.*

Office, No. 33 Pine Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$634,300 00	$712,607 13
Virginia state bonds	71,600 00	36,874 00
West Virginia state bonds	28,667 00	2,866 70
Tennessee state bonds	20,000 00	9,500 00
	$754,567 00	$761,847 83

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate . .	$165,000 00	
Bonds as per schedule	761,847 83	
Cash in the office of the company . . .	870 57	
deposited in various banks . . .	11,602 44	
Premiums in course of collection (gross) .	53,639 23	
Rents due and accrued	3,241 67	
Gross assets		$996,201 74
Deduct special deposits in other states		277,975 70
Balance		$718,226 04

LIABILITIES.

Losses adjusted unpaid	$7,978 41	
claimed and reported	15,120 00	
disputed or resisted	6,479 01	
Unearned premiums on outstanding risks .	272,410 83	
Commissions and brokerage	8,094 44	
Gross liabilities	$310,082 69	
Deduct liabilities on special deposits . .	20,838 48	
		289,244 21
Surplus		$428,981 83

INCOME.

Cash received for fire premiums	$572,755 67	
Deduct re-insurance and return premiums .	66,871 21	
Net cash received for fire premiums . .		$505,884 46

Interest and dividends received from all sources		$29,468 00
Income from rents		19,012 50
Gross cash income		$554,364 96

EXPENDITURES.

Cash paid for fire losses	$286,832 90	
Deduct salvage and re-insurance	5,202 71	
Net cash paid for fire losses		$281,630 19
Cash paid for commissions and brokerage		91,981 12
for salaries of officers and employés		32,498 51
for state and local taxes		18,702 67
for incidentals		9,180 67
Gross cash expenditures		$433,993 16

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$39,943,827 00	$443,191 00
written during 1880	62,172,154 00	576,637 27
Total	$102,115,981 00	$1,019,828 27
Deduct risks expired and terminated	51,230,445 00	485,999 54
In force at end of year	$50,885,536 00	$533,828 73
Deduct amount re-insured	108,331 00	1,540 80
Net amount in force	$50,777,205 00	$532,287 93

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENG.

HENRY ROBERTSON, *Resident Manager.*

Office, No. 40 Pine Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$948,675 00	
Premiums in course of collection (gross)	43,992 64	
Gross assets		$992,667 64*

LIABILITIES.

Net amount of unpaid losses	$116,551 20	
Unearned premiums on outstanding risks	630,907 89	
State and local taxes	7,500 00	
Commissions and brokerage	1,500 00	
Gross liabilities	$756,459 09	
Deduct liabilities on special deposits	50,450 00	
		706,009 09
Surplus		$286,658 55

* In addition to this amount, the company reports $516,694 92 in other assets in this country, but not in the hands of trustees or on deposit with any state department where it is available for payment of losses to citizens of this state, and therefore not recognized as a credit under the laws of Massachusetts.

INCOME.

Cash received for fire premiums	$1,108,077 54	
Deduct re-insurance and return premiums	170,967 95	
Net cash received for fire premiums		$937,109 59
Gross cash income		$937,109 59

EXPENDITURES.

Cash paid for fire losses	$598,096 64
for commissions and brokerage	155,164 17
for salaries of officers and employés	123,235 88
for state and local taxes	24,315 97
Gross cash expenditures	$900,812 66

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$73,656,049 00	$835,077 80
written during 1880	116,400,565 00	1,108,075 76
Total	$190,056,614 00	$1,943,153 56
Deduct risks expired and terminated	91,941,667 00	864,163 86
In force at end of year	$98,114,947 00	$1,078,989 70
Deduct amount re-insured	3,076,907 00	32,616 61
Net amount in force	$95,038,040 00	$1,046,373 09

UNITED STATES BRANCH OF THE LION FIRE INSURANCE COMPANY, LONDON, ENG.

M. BENNETT, Jun., *Manager.*

Office, No. 64 Pearl Street, Hartford, Conn.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$336,000 00	
Cash in the office of the company	60 00	
deposited in bank	18,147 73	
Premiums in course of collection (net)	21,547 25	
Gross assets		$375,754 98

LIABILITIES.

Losses claimed and reported	$5,442 13	
Unearned premiums on outstanding risks	29,826 75	
Gross liabilities		35,268 88
Surplus		$340,486 10

Income.

Cash received for fire premiums	$61,481 67	
Deduct re-insurance and return premiums	2,695 50	
Net cash received for fire premiums		$58,786 17
Interest and dividends received from all sources		2,000 00
Gross cash income		$60,786 17

Expenditures.

Cash paid for fire losses	$2,685 95
for commissions and brokerage	10,802 00
for salaries of officers and employés	2,816 49
for state and local taxes	890 22
for incidentals	3,836 53
Gross cash expenditures	$21,031 19

Risks and Premiums.

		Premiums.
Fire risks written during 1880	$7,424,079 00	$61,481 67
Deduct risks expired and terminated	134,483 00	1,773 20
In force at end of year	$7,289,596 00	$59,708 47
Deduct amount re-insured	263,416 00	2,245 52
Net amount in force	$7,026,180 00	$57,462 95

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

James E. Pulsford, *Resident Manager.*

Office, No. 45 William Street, New York.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$1,505,000 00	$1,735,450 00
New York state bonds	45,000 00	54,000 00
Richmond city bonds	5,000 00	6,500 00
Mississippi pay warrants	20,000 00	18,000 00
	$1,575,000 00	$1,813,950 00

Summary of Assets Dec. 31, 1880.

Cash value of unencumbered real estate	$647,850 00
Loans on mortgage of real estate (first liens)	1,185,400 00
Interest due or accrued thereon	24,043 00
Bonds, etc., as per schedule	1,813,950 00
Cash in the office of the company	909 76
deposited in various banks	480,698 92
Interest due and accrued	2,388 04
Premiums in course of collection (gross)	287,520 57

Notes taken for marine and inland risks	$2,916 67	
Rents due and accrued	3,070 89	
Re-insurance due	1,650 38	
Life premiums unpaid	203 83	
Loans on life policies	11,463 20	
Prem's more than three months due,	$46,024 06	
Gross assets		$4,462,065 26
Deduct special deposits in other states		295,825 00
Balance		$4,166,240 26

LIABILITIES.

Losses adjusted unpaid	$4,733 70	
claimed and reported	330,666 54	
disputed or resisted	44,064 10	
Total amount of losses	$379,464 34	
Less re-insurance	87,707 86	
Net amount of unpaid losses	$291,756 48	
Unearned premiums on outstanding risks	1,860,337 98	
Reclaimable on perpetual fire policies	303,504 48	
Life and annuity reserve fund	120,893 56	
Commissions and brokerage	52,056 28	
Re-insurance due	15,000 00	
Trust funds	3,481 44	
Gross liabilities	$2,647,030 22	
Deduct liabilities on special deposits	171,910 00	
		2,475,120 22
Surplus		$1,691,120 04

INCOME.

Cash received for fire premiums	$3,232,481 51	
Deduct re-insurance and return premiums	568,238 57	
Net cash received for fire premiums		$2,664,242 94
Interest received on bonds and mortgages		89,014 14
and dividends received from all other sources		55,276 54
Income from rents		20,622 27
Deposits received for perpetual fire risks	$14,230 22	
Gross cash income		$2,829,155 89

EXPENDITURES.

Cash paid for fire losses	$1,586,912 57	
Deduct salvage and re-insurance	130,427 70	
Net cash paid for fire losses		$1,456,484 87
Cash paid for commissions and brokerage		477,856 95
for salaries of officers and employés		148,826 69
for state and local taxes		46,539 79

Cash paid for incidentals		$152,290 21
Deposits returned on perpetual fire risks	$18,346 38	
Gross cash expenditures		$2,281,998 51

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$371,387,814 00	$3,420,139 88
written during 1880	431,237,871 00	3,252,758 21
Total	$802,625,685 00	$6,672,898 09
Deduct risks expired and terminated	367,227,514 00	2,848,825 06
In force at end of year	$435,398,171 00	$3,824,073 03
Deduct amount re-insured	33,407,998 00	217,003 88
Net amount in force	$401,990,173 00	$3,607,069 15

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION, LONDON, ENG.

B. LOCKWOOD, *Resident Manager.*

Office, No. 88 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$2,250 00	
United States bonds	1,155,000 00	
Cash in the office of the company	3,877 64	
deposited in various banks	90,352 80	
Premiums in course of collection (net)	36,022 34	
Gross assets		$1,287,502 78
Deduct special deposits in other states		252,281 25
Balance		$1,035,221 53

LIABILITIES.

Net amount of unpaid losses	$26,018 00	
Unearned premiums on outstanding risks	414,269 75	
Reclaimable on perpetual fire policies	1,217 92	
Gross liabilities	$441,505 67	
Deduct liabilities on special deposits	48,864 00	
		392,641 67
Surplus		$642,579 86

INCOME.

Cash received for fire premiums	$758,143 66	
Deduct re-insurance and return premiums	115,674 42	
Net cash received for fire premiums		$642,469 24
Interest and dividends received from all sources		45,000 00
Deposits received for perpetual fire risks	$1,033 62	
Gross cash income		$687,469 24

Expenditures.

Cash paid for fire losses	$356,023 24	
Deduct salvage and re-insurance	18,367 61	
Net cash paid for fire losses		$337,655 63
Cash paid for commissions and brokerage		96,659 76
for salaries of officers and employés		25,815 63
for state and local taxes		21,422 71
for incidentals		58,167 71
remitted to Home office	$75,498 21	
Gross cash expenditures		$539,721 44

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$71,095,407 00	$650,589 04
written during 1880	83,132,433 00	649,366 05
Total	$154,227,840 00	$1,299,955 09
Deduct risks expired and terminated	70,683,959 00	503,556 22
In force at end of year	$83,543,881 00	$796,398 87

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIVERPOOL, ENG.

Foster & Scull, *Managers of New England Branch.*

Office, No. 53 Devonshire Street, Boston.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$804,000 00	$899,878 00
New York city bonds	15,000 00	16,050 00
	$819,000 00	$915,928 00

Summary of Assets Dec. 31, 1880.

Stocks and bonds as per schedule	$915,928 00	
Cash in the office of the company	14,294 20	
deposited in various banks	12,072 19	
Interest due and accrued	100 00	
Premiums in course of collection (gross)	71,794 08	
Rents due and accrued	354 66	
Re-insurance due	426 78	
Gross assets		$1,014,969 91
Deduct special deposits in other states		250,925 00
Balance		$764,044 91

Liabilities.

Losses adjusted unpaid	$4,547 89	
claimed and reported	72,427 28	
disputed or resisted	10,903 32	
Total amount of losses	$87,878 49	
Less re-insurance	10,525 00	
Net amount of unpaid losses	$77,353 49	
Unearned premiums on outstanding risks	422,041 03	
Due and accrued for rent, salaries, etc.	3,810 55	
State and local taxes	2,722 19	
Commissions and brokerage	7,753 93	
Return premiums	613 82	
Miscellaneous	548 81	
Gross liabilities	$514,843 82	
Deduct liabilities on special deposits	35,575 23	
		$479,268 59
Surplus		$284,776 32

Income.

Cash received for fire premiums	$937,143 50	
Deduct re-insurance and return premiums	122,115 05	
Net cash received for fire premiums		$815,028 45
Interest and dividends received from all sources		32,264 23
Income from rents		1,579 89
Gross cash income		$848,872 57

Expenditures.

Cash paid for fire losses	$529,009 42	
Deduct salvage and re-insurance	5,474 85	
Net cash paid for fire losses		$523,534 57
Cash paid for commissions and brokerage		129,058 89
for salaries of officers and employés		45,880 71
for state and local taxes		18,482 06
for incidentals		65,692 63
Gross cash expenditures		$782,648 86

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$56,944,008 00	$134,028 13
written during 1880	120,892,638 00	940,176 29
Total	$177,836,646 00	$1,374,204 42
Deduct risks expired and terminated	93,027,986 00	569,536 20
In force at end of year	$84,808,660 00	$804,668 22
Deduct amount re-insured	2,409,152 00	26,128 91
Net amount in force	$82,399,508 00	$778,539 31

UNITED STATES BRANCH OF THE MÉTROPOLE INSURANCE COMPANY, PARIS, FRANCE.

JOHN C. PAIGE, *Resident Manager.*

Office, No. 20 Kilby Street, Boston, Mass.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$364,960 00	
Cash in the office of the company	1,745 36	
deposited in bank	30,782 51	
Premiums in course of collection (gross)	52,559 18	
Gross assets		$450,047 05

LIABILITIES.

Losses adjusted unpaid	$6,729 04	
claimed and reported	9,397 17	
Unearned premiums on outstanding risks	156,097 68	
Due and accrued for rent, salaries, etc.	4,112 00	
Commissions and brokerage	7,400 00	
Gross liabilities		183,735 89
Surplus		$266,311 16

INCOME.

Cash received for fire premiums	$164,304 50	
Deduct re-insurance and return premiums	184,896 21	
Net cash received for fire premiums		$279,408 29
Interest and dividends received from all sources		11,755 00
Received from Home office	$100,000 00	
Gross cash income		$291,163 29

EXPENDITURES.

Cash paid for fire losses	$164,261 80	
Deduct salvage and re-insurance	29,719 51	
Net cash paid for fire losses		$134,542 29
Cash paid for commissions and brokerage		46,435 10
for salaries of officers and employés		38,055 25
for state and local taxes		8,677 52
Gross cash expenditures		$227,710 16

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$3,320,115 00	$36,785 57
written during 1880	50,201,227 00	481,464 65
Total	$53,521,342 00	$518,250 22
Deduct risks expired and terminated	26,302,880 00	173,244 45
In force at end of year	$27,218,462 00	$345,005 77
Deduct amount re-insured	6,404,712 00	58,000 30
Net amount in force	$20,813,750 00	$287,005 47

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, G.B.

CHARLES E. WHITE AND SAMUEL P. BLAGDEN, *Managers.*

Office, No. 54 William Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds	$1,343,000 00	$1,553,860 00
New York county bonds	31,000 00	40,198 75
New York city bonds	18,000 00	23,392 50
South Carolina state bonds	12,500 00	13,250 00
Tennessee state bonds	26,000 00	11,830 00
Alabama state bonds	10,000 00	7,325 00
Virginia state bonds	64,966 67	38,682 50
	$1,505,466 67	$1,688,538 75

SUMMARY OF ASSETS DEC. 31, 1880.

Bonds as per schedule	$1,688,538 75	
Cash in the office of the company	196 76	
deposited in bank	126,531 93	
Premiums in course of collection (net)	141,071 01	
Notes taken for fire risks	1,750 61	
Gross assets		$1,958,089 06
Deduct special deposits in other states		307,942 50
Balance		$1,650,146 56

LIABILITIES.

Losses adjusted unpaid	$32,129 06	
claimed and reported	33,974 25	
disputed or resisted	8,151 23	
Unearned premiums on outstanding risks	774,948 50	
Gross liabilities	$849,203 04	
Deduct liabilities on special deposits	74,751 42	
		774,451 62
Surplus		$875,694 94

INCOME.

Cash received for fire premiums	$1,363,988 61	
Deduct re-insurance and return premiums	165,158 03	
Net cash received for fire premiums		$1,198,830 58
Interest received on bonds		76,577 48
Gross cash income		$1,275,408 06

EXPENDITURES.

Cash paid for fire losses	$670,735 09
for commissions and brokerage	162,565 44

Cash paid for salaries of officers and employés	$87,350 76
for state and local taxes	28,585 69
for incidentals	79,428 62
Gross cash expenditures	$1,028,665 60

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$150,675,172 00	$1,476,594 94
written during 1880	199,846,715 00	1,363,988 61
Total	$350,521,887 00	$2,840,583 55
Deduct risks expired and terminated	185,554,502 00	1,321,073 80
In force at end of year	$164,967,385 00	$1,519,509 75

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY, LONDON, ENG.

RICHARD D. ALLIGER, *Resident Manager.*

Office, No. 33 Pine Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$789,497 13	
Cash in the office of the company	870 57	
deposited in various banks	11,602 44	
Premiums in course of collection (gross)	53,639 23	
Gross assets		$855,609 37
Deduct special deposits in other states		248,937 50
Balance		$606,671 87

LIABILITIES.

Losses adjusted unpaid	$7,978 41	
claimed and reported	15,120 00	
disputed or resisted	6,479 01	
Unearned premiums on outstanding risks	272,410 83	
Commissions and brokerage	8,094 44	
Gross liabilities	$310,082 69	
Deduct liabilities on special deposits	20,838 48	
		289,244 21
Surplus		$317,427 66

INCOME.

Cash received for fire premiums	$572,755 67	
Deduct re-insurance and return premiums	66,871 21	
Net cash received for fire premiums		$505,884 46
Interest and dividends received from all sources		30,924 50
Gross cash income		$536,808 96

EXPENDITURES.

Cash paid for fire losses	$280,198 05	
Deduct salvage and re-insurance	5,202 71	
Net cash paid for fire losses		$274,995 34
Cash paid for commissions and brokerage		91,981 12
for salaries of officers and employés		32,498 51
for state and local taxes		15,164 03
for incidentals		4,769 63
Gross cash expenditures		$419,408 63

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$39,248,949 00	$433,571 00
written during 1880	62,172,154 00	576,637 27
Total	$101,421,103 00	$1,010,208 27
Deduct risks expired and terminated	50,535,567 00	476,379 54
In force at end of year	$50,885,536 00	$533,828 73
Deduct amount re-insured	108,331 00	1,540 80
Net amount in force	$50,777,205 00	$532,287 93

UNITED STATES BRANCH OF THE NORTH GERMAN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

C. PERGER, *Resident Manager.*

Office, No. 202 Broadway, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$366,240 00	
Cash in the office of the company	2,174 75	
deposited in various banks	10,801 57	
Premiums in course of collection (net)	21,753 46	
Gross assets		$400,969 78
Deduct special deposits in other states		21,840 00
Balance		$379,129 78

LIABILITIES.

Losses adjusted unpaid	$3,229 73	
claimed and reported	13,150 00	
Total amount of losses	$16,379 73	
Less re-insurance	2,112 50	
Net amount of unpaid losses	$14,267 23	
Unearned premiums on outstanding risks	134,922 12	
Gross liabilities	$149,189 35	
Deduct liabilities on special deposits	2,768 51	
		146,420 84
Surplus		$232,708 94

INCOME.

Cash received for fire premiums	$316,785 64	
Deduct re-insurance and return premiums	46,274 48	
Net cash received for fire premiums		$270,511 16
Interest and dividends received from all sources		14,682 48
Received from Home office	$16,041 81	
Gross cash income		$285,193 64

EXPENDITURES.

Cash paid for fire losses	$201,189 74	
Deduct salvage and re-insurance	11,758 79	
Net cash paid for fire losses		$189,430 95
Cash paid for commissions and brokerage		48,411 27
for salaries of officers and employés		24,142 94
for state and local taxes		8,988 84
for incidentals		27,734 79
Gross cash expenditures		$298,708 79

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$18,262,951 00	$225,560 41
written during 1880	29,827,440 00	309,455 63
Total	$48,090,391 00	$535,016 04
Deduct risks expired and terminated	24,700,159 00	258,903 28
In force at end of year	$23,390,232 00	$276,112 76
Deduct amount re-insured	1,077,059 00	11,094 14
Net amount in force	$22,313,173 00	$265,018 62

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY, NORWICH, ENG.

J. MONTGOMERY HARE, *Resident Manager.*

Office, No. 61 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$589,968 75	
Cash in the office of the company	108 11	
deposited in various banks	35,988 43	
Premiums in course of collection (net)	26,142 13	
more than three months due, $67 80		
Gross assets		$652,207 42
Deduct special deposits in other states		233,740 00
Balance		$418,467 42

Liabilities.

Losses adjusted unpaid	$1,025 45	
claimed and reported	20,620 66	
Total amount of losses	$21,646 11	
Less re-insurance	3,000 00	
Net amount of unpaid losses	$18,646 11	
Unearned premiums on outstanding risks	165,075 01	
Due and accrued for rents, salaries, etc.	842 40	
Gross liabilities	$184,563 52	
Deduct liabilities on special deposits	12,638 56	
		$171,924 96
Surplus		$246,542 46

Income.

Cash received for fire premiums	$376,307 58	
Deduct re-insurance and return premiums	53,677 20	
Net cash received for fire premiums		$322,630 38
Interest and dividends received from all sources		20,800 00
Gross cash income		$343,430 38

Expenditures.

Cash paid for fire losses	$147,738 66	
Deduct salvage and re-insurance	2,184 21	
Net cash paid for fire losses		$145,554 45
Cash paid for commissions and brokerage		52,051 38
for salaries of officers and employés		28,405 75
for state and local taxes		6,473 36
for incidentals		21,714 47
Gross cash expenditures		$254,199 41

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$20,144,018 00	$171,163 78
written during 1880	57,578,622 00	376,307 58
Total	$77,722,640 00	$547,471 36
Deduct risks expired and terminated	41,404,478 00	229,853 68
In force at end of year	$36,318,162 00	$317,617 68
Deduct amount re-insured	3,371,880 00	9,309 88
Net amount in force	$32,946,282 00	$308,307 80

UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY, LONDON, ENG.

ALEXANDER D. IRVING, *Attorney.*

Office, No. 54 William Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$607,948 75	
Cash deposited in bank	32,016 38	
Interest due and accrued	1,000 00	
Premiums in course of collection (gross)	47,591 89	
Prem's more than three months due, $418 50		
Gross assets		$688,557 02
Deduct special deposits in other states		162,943 75
Balance		$525,613 27

LIABILITIES.

Losses adjusted unpaid	$533 33	
claimed and reported	50,600 28	
Total amount of losses	$51,133 61	
Less re-insurance	8,000 00	
Net amount of unpaid losses	$43,133 61	
Unearned premiums on outstanding risks	249,127 43	
Commissions and brokerage	3,237 25	
Gross liabilities	$295,498 29	
Deduct liabilities on special deposits	23,345 99	
		272,152 30
Surplus		$253,460 97

INCOME.

Cash received for fire premiums	$530,688 55	
Deduct re-insurance and return premiums	75,902 78	
Net cash received for fire premiums		$454,785 77
Interest and dividends received from all sources		25,502 32
Gross cash income		$480,288 09

EXPENDITURES.

Cash paid for fire losses	$171,759 95	
Deduct salvage and re-insurance	4,612 97	
Net cash paid for fire losses		$167,146 98
Cash paid for commissions and brokerage		67,310 88
for salaries of officers and employés		20,407 74
for state and local taxes		11,112 78
for incidentals		39,284 77
Gross cash expenditures		$305,263 15

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$8,652,247 00	$62,313 87
written during 1880	67,181,663 00	530,688 55
Total	$75,833,910 00	$593,002 42
Deduct risks expired and terminated	24,756,469 00	129,444 21
In force at end of year	$51,077,441 00	$463,558 21
Deduct amount re-insured	3,070,886 00	16,207 64
Net amount in force	$48,006,555 00	$447,350 57

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENG.

WILLIAM H. ROSS, *Manager.*

Office, No. 37 Wall Street, New York.

SUMMARY OF ASSETS DEC. 31, 1880.

Cash value of unencumbered real estate	$300,152 31	
United States bonds	1,152,225 00	
Cash in the office of the company	1,000 55	
deposited in bank	66,575 66	
Interest due and accrued	900 00	
Premiums in course of collection (net)	105,043 96	
Rents accrued	4,448 33	
Special deposit in Pennsylvania	1,000 00	
Gross assets		$1,631,345 81
Deduct special deposits in other states		252,275 00
Balance		$1,379,070 81

LIABILITIES.

Losses claimed and reported	$102,640 19	
disputed or resisted	21,317 00	
Total amount of losses	$123,957 19	
Less re-insurance	800 00	
Net amount of unpaid losses	$123,157 19	
Unearned premiums on outstanding risks	585,982 76	
Gross liabilities	$709,139 95	
Deduct liabilities on special deposits	45,535 00	
		663,604 95
Surplus		$715,465 86

INCOME.

Cash received for fire premiums	$1,088,175 57	
Deduct re-insurance and return premiums	111,581 19	
Net cash received for fire premiums		$976,594 38
Interest and dividends received from all sources		58,182 02
Income from rents		26,373 47
Gross cash income		$1,061,149 87

EXPENDITURES.

Cash paid for fire losses	$711,715 95	
Deduct salvage and re-insurance	25,095 41	
Net cash paid for fire losses		$686,620 54
Cash paid for commissions and brokerage		168,458 80
for salaries of officers and employés		41,255 04
for state and local taxes		23,144 27
for incidentals		52,079 53
Gross cash expenditures		$971,558 18

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$113,097,336 00	$1,105,432 96
written during 1880	122,066,051 00	1,094,701 14
Total	$235,163,387 00	$2,200,134 10
Deduct risks expired and terminated	121,497,400 00	1,045,829 71
In force at end of year	$113,665,987 00	$1,154,304 39
Deduct amount re-insured	557,162 00	5,263 17
Net amount in force	$113,108,825 00	$1,149,041 22

UNITED STATES BRANCH OF THE COMPAGNIE DE RÉASSURANCES GÉNÉRALES, PARIS, FRANCE.

JOHN C. PAIGE, *Manager.*

Office, No 20 Kilby Street, Boston, Mass.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$353,976 25
Cash in the office of the company	1,421 00
deposited in bank	13,393 52
Premiums in course of collection (gross)	30,792 24
Gross assets	$399,583 01

LIABILITIES.

Losses adjusted unpaid	$5,382 61
claimed and reported	14,852 66
Total amount of losses	$20,235 27

Less re-insurance	$3,024 91	
Net amount of unpaid losses	$17,210 36	
Unearned premiums on outstanding risks	97,866 34	
Due and accrued for rent, salaries, etc.	3,249 32	
Commissions and brokerage	6,450 23	
Gross liabilities		$124,776 25
Surplus		$274,806 76

INCOME.

Cash received for fire premiums	$311,808 73	
Deduct re-insurance and return premiums	36,927 61	
Net cash received for fire premiums		$274,881 12
Interest received on bonds		15,295 00
Gross cash income		$290,176 12

EXPENDITURES.

Cash paid for fire losses	$172,653 17	
Deduct salvage and re-insurance	2,110 50	
Net cash paid for fire losses		$170,542 67
Cash paid for commissions and brokerage		58,436 17
for salaries of officers and employés		23,551 93
for state and local taxes		5,979 58
Gross cash expenditures		$258,510 35

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$420,258 00	$4,668 53
written during 1880	43,065,648 00	337,896 61
Total	$43,485,906 00	$342,565 14
Deduct risks expired and terminated	27,088,227 00	158,919 14
In force at end of year	$16,397,679 00	$183,646 00
Deduct amount re-insured	354,190 00	3,323 82
Net amount in force	$16,043,489 00	$180,322 18

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL, ENG.

FOSTER & SCULL, *Managers of New England Branch.*

Office, No. 53 Devonshire Street, Boston.

SUMMARY OF ASSETS DEC. 31, 1880.

United States bonds	$2,567,032 50
Cash deposited in bank	223,277 17
Interest due and accrued	54,100 00

Premiums in course of collection (gross)	$183,155 91	
Re-insurance, etc.	3,837 31	
Prem's more than three months due, $11,046 25		
Gross assets		$3,031,402 89
Deduct special deposits in other states		317,000 00
Balance		$2,714,402 89

LIABILITIES.

Losses adjusted unpaid	$6,924 93	
claimed and reported	127,129 34	
disputed or resisted	12,383 33	
Total amount of losses	$146,437 60	
Less re-insurance	666 00	
Net amount of unpaid losses	$145,771 60	
Unearned premiums on outstanding risks	1,284,419 00	
Reclaimable on perpetual fire policies	27,512 47	
Life and annuity reserve fund	136,600 00	
Due and accrued for rent, salaries, etc.	1,304 80	
State and local taxes	1,345 17	
Commissions and brokerage	29,296 85	
Re-insurance premiums due	8,513 21	
Miscellaneous	17,443 87	
Gross liabilities	$1,652,206 97	
Deduct liabilities on special deposits	167,818 16	
		1,484,388 81
Surplus		$1,230,014 08

INCOME.

Cash received for fire premiums	$2,055,470 72	
Deduct re-insurance and return premiums	328,205 80	
Net cash received for fire premiums		$1,727,264 92
Interest and dividends received from all sources		110,817 00
Income from all other sources		4,370 61
Deposits received for perpetual fire risks	$7,153 88	
Gross cash income		$1,842,452 53

EXPENDITURES.

Cash paid for fire losses	$929,233 23	
Deduct salvage and re-insurance	67,569 08	
Net cash paid for fire losses		$861,664 15
Cash paid for commissions and brokerage		331,770 85
for salaries of officers and employés		105,949 47
for state and local taxes		36,601 89
for incidentals		86,062 43
Deposits returned on perpetual fire risks	$580 43	
Gross cash expenditures		$1,422,048 79

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$228,644,069 00	$2,270,270 22
written during 1880	261,892,457 00	2,082,043 30
Total	$490,536,526 00	$4,352,313 52
Deduct risks expired and terminated	217,489,167 00	1,737,935 22
In force at end of year	$273,047,359 00	$2,614,378 30
Deduct amount re-insured	15,235,757 00	135,648 48
Net amount in force	$257,811,602 00	$2,478,729 82

UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY, EDINBURGH, GREAT BRITAIN.

M. Bennett, Jun., *Manager.*

Office, No. 64 Pearl Street, Hartford, Conn.

Summary of Assets Dec. 31, 1880.

United States bonds	$442,400 00	
Cash in the office of the company	60 00	
deposited in bank	23,588 97	
Premiums in course of collection (net)	21,412 91	
Gross assets		$487,461 88
Deduct special deposits in other states		145,000 00
Balance		$342,461 88

Liabilities.

Losses claimed and reported	$2,138 59	
Unearned premiums on outstanding risks	30,755 94	
Gross liabilities		32,894 53
Surplus		$309,567 35

Income.

Cash received for fire premiums	$63,726 64	
Deduct re-insurance and return premiums	2,778 62	
Net cash received for fire premiums		$60,948 02
Interest and dividends received from all sources		3,950 00
Gross cash income		$64,898 02

Expenditures.

Cash paid for fire losses	$851 51
for commissions and brokerage	10,972 18
for salaries of officers and employés	2,816 48
for state and local taxes	1,288 53
for incidentals	3,907 44
Gross cash expenditures	$19,836 14

Risks and Premiums.

		Premiums.
Fire risks written during 1880	$7,631,259 00	$63,726 64
Deduct risks expired and terminated	175,318 00	1,247 00
In force at end of year	$7,455,941 00	$62,479 64
Deduct amount re-insured	289,969 00	2,324 11
Net amount in force	$7,165,972 00	$60,155 53

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

E. Harbers, *Resident Manager.*

Office, New York.

Summary of Assets Dec. 31, 1880.

United States bonds	$438,737 50	
Cash deposited in bank	18,923 54	
Premiums in course of collection (net)	19,142 24	
Gross assets		$476,803 28
Deduct special deposits in other states		113,500 00
Balance		$363,303 28

Liabilities.

Net amount of unpaid losses	$17,851 00	
Unearned premiums on outstanding risks	130,830 21	
Gross liabilities	$148,681 21	
Deduct liabilities on special deposits	6,861 71	
		141,819 50
Surplus		$221,483 78

Income.

Cash received for fire premiums	$275,432 08	
Deduct re-insurance and return premiums	23,177 51	
Net cash received for fire premiums		$252,254 57
Interest and dividends received from all sources		19,250 00
Gross cash income		$271,504 57

Expenditures.

Cash paid for fire losses	$171,822 15
for commissions and brokerage	49,518 62
for salaries of officers and employés	18,900 50
for state and local taxes	4,229 63
for incidentals	20,779 50
Gross cash expenditures	$265,250 40

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$20,247,013 00	$264,056 67
written during 1880	24,517,923 00	274,323 34
Total	$44,764,936 00	$538,380 01
Deduct risks expired and terminated	23,435,032 00	277,795 71
In force at end of year	$21,329,904 00	$260,584 30
Deduct amount re-insured	19,750 00	239 25
Net amount in force	$21,310,154 00	$260,345 05

UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

George O. Carpenter, *New England Agent.*

Office, No. 13 Central Street, Boston, Mass.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds	$476,000 00	$533,780 00
Georgia state bonds	25,000 00	26,625 00
Mississippi state deposits	15,000 00	15,000 00
Dominion Savings and Investment Company	20,000 00	24,000 00
Imperial Loan and Investment Company	40,000 00	48,000 00
Canadian Bank of Commerce	50,000 00	69,500 00
	$626,000 00	$716,905 00

Summary of Assets Dec. 31, 1880.

Stocks and bonds as per schedule	$716,905 00	
Cash deposited in various banks	54,100 72	
Premiums in course of collection (gross)	90,243 62	
Notes taken for fire risks	4,695 39	
Gross assets		$865,944 73
Deduct special deposits in other states		332,900 00
Balance		$533,044 73

Liabilities.

Losses claimed and reported	$57,829 92	
disputed or resisted	2,875 00	
Unearned premiums on outstanding risks	339,563 79	
Commissions and brokerage	18,048 72	
Gross liabilities	$118,317 43	
Deduct liabilities on special deposits	169,164 13	
		249,153 30
Surplus		$283,891 43

Income.

Cash received for fire premiums	$770,029 19	
Deduct re-insurance and return premiums	107,127 05	
Net cash received for fire premiums		$662,902 14
Interest and dividends received from all sources		26,748 71
Gross cash income		$689,650 85

Expenditures.

Cash paid for fire losses	$440,882 68	
Deduct salvage and re-insurance	17,044 75	
Net cash paid for fire losses		$423,837 93
Cash paid for commissions and brokerage		138,549 08
for state and local taxes		15,967 19
for incidentals		41,887 02
Gross cash expenditures		$620,241 22

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1879	$39,562,918 00	$513,429 26
written during 1880	66,423,544 00	780,709 68
Total	$105,986,462 00	$1,294,138 94
Deduct risks expired and terminated	53,717,138 00	593,868 75
In force at end of year	$52,269,324 00	$700,270 19
Deduct amount re-insured	2,230,692 00	37,016 20
Net amount in force	$50,038,632 00	$663,253 99

AGGREGATE.

Gross present assets *		$22,562,740 00
Gross present liabilities †		$11,147,121 00
Income.		
Net cash received for fire premiums		$16,145,323 00
for marine premiums		14,129 00
Unpaid premium notes	$1,030 00	
Interest received from all sources		861,532 00
Income from all other sources		72,026 00
Total income		$17,093,010 00
Expenditures.		
Net cash paid for fire losses		$9,126,695 00
for marine losses		14,645 00
Cash paid for commissions and brokerage		2,865,627 00
for salaries of officers and employés		956,116 00
for state and local taxes		391,960 00
for all other items		841,099 00
Total expenditures		$14,196,142 00
Risks and Premiums.		
Fire risks written during the year		$2,277,088,510 00
Premiums thereon		19,134,641 00
Marine risks written during the year		2,646,074 00
Premiums thereon		15,167 00
Fire risks terminated		1,856,257,006 00
Marine risks terminated		2,540,674 00
Fire risks outstanding at end of year		1,898,589,322 00
Marine risks outstanding at end of year		320,150 00

* Immediately available for the payment of losses in this state.

† Not including liabilities in states wherein special deposits have been made.

FOREIGN FIRE AND MARINE INSURANCE COMPANIES.

ABSTRACT OF HOME STATEMENTS FOR THE YEAR ENDING DEC. 31, 1879.

COMPANY.	Location.	Capital.	Assets.	Liabilities.	Surplus.	Income.	Expenditures.
British America*	Toronto	$500,000	$1,439,867	$724,517	$715,350	$1,080,420	$1,023,500
British and Foreign Marine†	Liverpool	£200,000	£732,568	£388,515	£344,053	–	–
Commercial Union	London	$1,250,000	$9,698,571	$5,213,677	$4,484,894	$4,978,808	$4,421,514
Confiance	Paris	fr. 4,000,000	fr. 33,478,311	fr. 27,251,364	fr. 6,226,947	fr. 4,960,412	fr. 4,071,641
Guardian Assurance	London	$5,000,000	$15,107,605	$8,153,807	$6,953,798	$2,475,273	$2,331,108
Hamburg-Bremen	Hamburg	300,000	1,246,468	588,145	658,323	415,259	403,527
Hamburg-Magdeburg	Hamburg	625,000	887,863	258,576	629,287	419,735	373,653
Imperial	London	3,500,000	8,175,619	1,749,030	6,426,589	3,143,669	3,048,574
Lancashire	Manchester	1,000,000	5,069,960	3,370,667	1,699,293	2,136,864	2,032,299
Lion Fire‡	London	995,500	1,340,141	105,613	1,234,528	29,925	29,670
Liverpool and London and Globe	Liverpool	1,228,200	31,665,194	24,495,067	7,170,127	6,030,579	5,433,151
London Assurance	London	£448,275	£3,177,222	£1,942,409	£1,234,813	£578,142	£545,559
London and Lancashire	Liverpool	$773,750	$2,138,730	$923,138	$1,215,592	$1,871,634	$1,611,108
Métropole	Paris	fr. 5,000,000	fr. 5,749,050	fr. 718,228	fr. 5,030,822	fr. 366,568	fr. 314,743
North British and Mercantile	London	$1,750,000	$9,264,569	$2,306,669	$6,957,900	$6,925,280	$6,275,723
Northern Assurance	London	750,000	13,068,408	8,931,313	4,137,095	3,472,723	2,898,475

North German	Hamburg .	mk. 1,500,000	mk. 2,933,247	mk. 855,911	mk. 2,077,336	mk. 1,039,806	mk. 975,635
Norwich Union	Norwich . .	$660,000	$3,292,939	$932,531	$2,360,408	$1,820,005	$1,622,860
Phœnix Assurance . . .	London . .	£71,918	£1,053,274	£347,352	£705,922	£548,286	£563,335
Queen	Liverpool . .	$865,068	$4,821,237	$2,924,840	$1,896,397	$2,515,759	$2,270,962
Reassurances Générales .	Paris . .	fr. 8,750,000	fr. 9,818,556	fr. 1,042,983	fr. 8,775,573	fr. 339,938	fr. 266,440
Royal	Liverpool . .	$1,447,725	$23,584,779	$15,116,626	$8,468,153	$4,309,945	$3,827,685
Scottish Union and National ‡	Edinburgh .	£282,571	£2,535,876	£2,184,446	£351,430	£495,127	£376,645
Transatlantic	Hamburg . .	$300,000	$918,711	$465,730	$452,981	$412,158	$399,585
Western Assurance * . .	Toronto . .	400,000	1,411,086	709,975	701,111	1,196,865	1,172,520

* For the year ending Dec. 31, 1880. † Admitted to Massachusetts, Dec. 28, 1880. ‡ Admitted to Massachusetts, Dec. 8, 1880.

INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES

(EXCEPTING LIFE AND ACCIDENT COMPANIES)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE AND TAX PAID BY EACH, FOR THE YEAR ENDING OCT. 31, 1880, AS RETURNED TO THE TAX COMMISSIONER, AND BY HIM COMPILED.

EVERY AGENT of any insurance company not incorporated in this Commonwealth is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The Certificate specifies the name of the Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this state *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE COMPANY	Hartford, Conn.			
Adams, Coleman S.	Framingham	$177,150 00	$1,590 69	$31 81
Alden, Jared F.	Middleborough	48,783 00	623 00	12 46
Bird, Heman	Cambridge	95,480 00	1,261 47	25 23
Bradway, M., & Son	Monson	120,525 00	1,370 03	27 40
Brown, Samuel W.	Concord	18,400 00	198 15	3 96
Carter, B. F., & Co.	Newburyport	242,317 00	2,068 98	41 38
Chaffee, J. C.	Lee	46,558 34	719 99	14 40
Chapin, Charles M.	Hyde Park	63,799 00	662 35	13 25
Church, H. C.	Lowell	376,316 66	4,196 10	83 92
Cogswell, Theodore F.	Ipswich	18,450 00	247 25	4 94
Danforth, Keyes	Williamstown	37,022 00	742 83	14 85
Davis, James F.	Barre	18,350 00	224 38	4 49
Dunham & Wilson	Pittsfield	169,500 00	1,540 95	30 82
Dunham, Henry J.	Stockbridge	113,175 00	1,138 47	22 77
Fisher, M. M.	Medway	107,097 00	1,198 84	23 98
Fiske, George B.	Holliston	83,101 66	915 01	18 30
Forbush, James M.	Natick	36,003 00	372 42	7 45

Francis, L. M.	Hinsdale	35,900 00	470 55	9 41
Fuller, E. J.	Winchendon	48,650 00	429 00	8 58
Gifford, James	Provincetown	55,425 00	672 52	13 45
Goodell, W. S.	Haverhill	486,775 00	4,923 00	98 46
Gordon, William R.	Beverly	20,400 00	224 49	4 49
Gould, Jesse, & Son	Chelsea	27,213 87	319 94	6 40
Hall, John T.	Plymouth	100,930 00	1,315 15	26 30
Hardwick, John	Quincy	28,280 00	375 14	7 50
Hayward, E. H.	Ayer	54,595 00	558 81	11 18
Hellyar, S. H.	Palmer	25,875 00	229 83	4 60
Hodges, Charles W.	Foxborough	10,620 00	139 84	2 80
Howland, F. P., & Sons	Abington	94,975 00	1,009 27	20 19
Hunt & Hamilton	Athol	212,384 00	2,357 25	47 14
Hyde, James F. C.	Newton	168,015 00	1,507 88	30 16
Ingraham, W. H.	Watertown	112,962 00	1,237 65	24 75
Jennings, Albert	Wellesley	174,635 00	1,564 56	31 29
Johnson, C. B.	Easthampton	11,850 00	106 00	2 12
Johnson, R. B.	Holyoke	323,587 50	3,034 01	60 68
Johnson, Waldo	Webster	79,830 00	1,033 97	20 68
Kendall, Isaac B.	Charlestown	33,035 00	247 81	4 96
Ladd Brothers & Co.	Springfield	858,364 50	7,491 44	149 83
Lane, Otis	Ware	39,350 00	422 88	8 45
Leonard & Lyman *	Westfield	55,480 00	573 64	11 47
Loring, George A.	Hingham	24,275 00	256 18	5 12
Lyman, Herbert †	Westfield	178,025 00	1,902 00	38 04
Lyons, Samuel J.	Greenfield	312.619 29	3,328 85	66 58
Mansfield, J. D.	Wakefield	28,580 00	274 19	5 48
Mercer & Whittemore	Boston	3,126,299 00	20,601 52	412 03
Merrill, Charles	Malden	124,314 00	1,372 15	27 44
Meserve, Clement	Hopkinton	75,150 00	851 16	17 02

* To Jan. 20, 1880.

† From Jan. 20, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Nichols, C. S., & Co.	Salem	$466,611 92	$5,194 25	$103 88
Otis, George	Yarmouthport	53,965 00	640 70	12 81
Parker, George G.	Milford	92,305 00	1,269 73	25 39
Parker, James O.	Methuen	69,845 00	712 36	14 25
Paul, Abram C.	Stoughton	26,800 00	260 50	5 21
Pease, Joseph T.	Edgartown	1,400 00	19 25	38
Phillips, Elisha M.	Southbridge	101,559 16	1,265 76	25 32
Porter, B. T. H.	Woburn	116,628 33⅓	1,211 37	24 23
Puffer, Loring W.	Brockton	131,450 00	1,303 08	26 06
Richardson, O. P., jun.	Attleborough	130,975 00	1,288 41	25 77
Sherman, Joseph	East Weymouth	17,533 33	290 25	5 80
Silsbee & Pickford	Lynn	319,187 00	4,130 75	82 61
Slade, John P., & Son	Fall River	109,213 62	1,014 50	20 29
Smart, Joseph A.	Andover	78,375 00	701 22	14 02
Smith & Skerry	North Brookfield	91,550 00	981 06	19 62
Smith, Henry A.	Stoneham	27,750 00	280 50	5 61
Stacy, S. A., & Son	Gloucester	406,620 00	4,005 85	80 12
Stevens, Charles G., & Son	Clinton	39,795 00	528 93	10 58
Stratton, Daniel W.	Hudson	60,100 00	703 62	14 07
Swan, Albert D.	Lawrence	477,265 00	4,428 64	88 57
Tarr, J. Truman, & Co.	Rockport	19,600 00	222 43	4 45
Taylor, George W.	Lexington	3,800 00	48 75	97
Thomas, E. A.	Amherst	164,985 00	1,164 28	23 29
Tillinghast & Alden	New Bedford	109,755 00	1,370 59	27 41
Tyler, Edward D.	North Adams	102,025 00	1,023 89	20 48
Underhay, John	Holbrook	20,400 00	314 38	6 29
Upton & Willis	Fitchburg	112,617 00	1,220 92	24 42
Viles, Daniel F.	Waltham	72,250 00	797 20	15 94

Walker, Oliver	Northampton	$253,425 00	$2,415 01	$48 30
Washburn, J. D.	Worcester	906,171 00	10,026 96	200 54
Weston, William H.	Danvers	16,000 00	190 00	3 80
Whitney, E. C.	Marlborough	150,780 00	1,176 40	23 53
Whittier, Samuel	Leominster	79,905 00	598 94	11 97
Williams, S. A.	Taunton	402,457 00	4,422 08	88 44
Wilson & Parker	Pittsfield	71,400 00	820 38	16 41
Wright & Siggens	Great Barrington	183,223 00	1,921 62	38 43
		$14,188,173 18⅓	$135,866 15	$2,717 27
ALBANY INSURANCE COMPANY	Albany, N.Y.			
Clark, C. & M.	Boston	$397,170 00	$2,224 63	$44 49
Wass & Everett *	Boston	385,911 50	2,854 29	57 09
		$783,081 50	$5,078 92	$101 58
AMERICAN CENTRAL INSURANCE COMPANY	St. Louis, Mo.			
Almy, Charles	New Bedford	$28,383 33⅓	$311 37	$6 23
Boardman & Earp	Lynn	103,050 00	1,239 70	24 79
Brown, Benjamin F.	Charlestown	24,050 00	344 90	6 90
Carpenter, George O.	Boston	1,377,876 00	9,745 15	194 90
Colby, W. R., & Co.	Salem	42,920 00	569 19	11 38
Conn, George H.	Woburn	65,508 00	792 66	15 85
Edwards, John, & Co.	Lawrence	23,350 00	369 20	7 38
Follansbee, H. L.	Gloucester	15,650 00	224 30	4 48
Hinckley, Joseph W.	Taunton	13,893 00	226 74	4 53
Howland, S. D.	Fall River	18,000 00	201 04	4 02
Jackson, E. T., & Co.	Taunton	67,665 00	797 73	15 95
Judd, C. C.	Holyoke	7,700 00	105 13	2 10

* From May 12, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Ladd Brothers	Springfield	$79,175 00	$632 60	$12 65
McCann, J. A., & Co.	Chelsea	44,990 00	371 99	7 44
Thomas, E. A.	Amherst	8,650 00	77 25	1 54
		$1,920,860 33⅓	$16,008 95	$320 14
AMERICAN EXCHANGE INSURANCE COMPANY	New York, N.Y.			
Clapp, H. B., & Co.	Boston	$378,132 00	$2,243 26	$44 87
Eldred, Edwin, & Co.	Worcester	141,738 00	983 41	19 67
Jordan, Lovett, & Co.	Boston	110,425 00	724 75	14 49
		$630,295 00	$3,951 42	$79 03
AMERICAN FIRE INSURANCE COMPANY	New York, N.Y.			
Freeman & Vinton	Boston	$1,317,050 00	$6,399 15	$127 98
AMERICAN FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Barton, S. R., & Co.	Webster	$21,675 00	$263 05	$7 89
Currier, Aug. N.	Worcester	171,475 00	1,564 54	46 93
Cushman, James M.	Taunton	13,150 00	161 62	4 85
Elliott, George M.	Lowell	66,800 00	608 69	18 26
Farwell, R. E.	Natick	41,805 00	386 14	11 58
Foster & Sculi	Boston	1,966,057 50	11,501 45	345 04
Frankle, Jones	Haverhill	45,250 00	407 00	12 21
Hall, John T.	Plymouth	50,991 67	505 99	15 18
Howe, Samuel E.	Pittsfield	40,850 00	341 16	10 23
Johnson, Thomas H.	Salem	50,300 00	516 68	15 50
Joyner, Herbert C.	Great Barrington	39,350 00	369 05	11 07
Lockey & Allison	Fitchburg	57,220 00	711 79	21 35

Mack, A. E.	Lawrence	100,270 00	842 07	25 26
Merrick, Spencer R.	Clinton	36,335 00	379 38	11 38
Packard, S. Franklin	Brockton	29,780 00	352 16	10 56
Parker, George G.	Milford	24,350 00	234 79	7 04
Peck & Pierce	Northampton	9,500 00	103 50	3 10
Pierce, Chauncy H.	Northampton	68,820 00	721 91	21 66
Piper & Sawyer	Newburyport	20,200 00	198 66	5 96
Richards, Elias	Weymouth	18,850 00	196 75	5 90
Robinson, R. B.	Westfield	11,350 00	106 38	3 19
Van Campen, Hiram	New Bedford	34,750 00	553 73	16 61
Whitaker, C. F.	North Adams	47,850 00	493 85	14 82
Williamson, R. J. & C. C.	Webster	4,458 00	83 91	2 51
		$2,971,437 17	$21,604 25	$648 08
American Insurance Company	Newark, N.J.			
Desmond, Thomas F.	New Bedford	$2,400 00	$30 00	$0 60
Freeman & Vinton	Boston	886,643 00	4,280 22	85 60
Norwood, John K.	Lawrence	80,673 34	770 07	15 40
Parks, Loren C.	Worcester	57,630 00	461 53	9 23
Pope, Richard	Boston	206,050 00	1,221 13	24 42
		$1,233,396 34	$6,762 95	$135 25
Atlantic Fire and Marine Insurance Co.	Providence, R.I.			
Chace & Shaw	Fall River	$40,100 00	$244 83	$4 90
Eldred, Edwin, & Co.	Worcester	122,245 00	957 96	19 16
Johnson, William F.	Lynn	40,725 00	614 06	12 28
Ladd Brothers	Springfield	115,194 50	968 73	19 37
Nichols, C. S., & Co.	Salem	56,029 84	902 37	18 05
Porter, John W.	Boston	443,212 00	3,544 04	70 88
		$817,506 34	$7,231 99	$144 64

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ATLANTIC MUTUAL INSURANCE COMPANY.	New York, N.Y.			
Coffin, G. Winthrop	Boston	$13,996,281 00	$239,973 51	$4,799 47
BRITISH AMERICA ASSURANCE COMPANY	Toronto, Can.			
Barnes, William	Marlborough	$17,450 00	$208 38	$4 16
Beattie, W. A.	Boston	3,053,024 28	19,413 57	388 27
Blaney, Alexander	Natick	27,500 00	343 34	6 87
Boardman, Charles H.	Lynn	109,925 00	1,041 95	20 84
Brainard, J. C.	Amherst	30,918 00	345 52	6 91
Brewster, W. H., jun.	Newburyport	114,064 00	896 64	17 93
Brown & Terry*	Hyde Park	8,400 00	76 25	1 52
Collins, Thomas C.	Middleborough	8,750 00	96 63	1 93
Day, Henry A.	Hyde Park	41,475 00	479 12	9 58
Dunn & Dunn	Gardner	5,500 00	73 75	1 47
Follansbee, H. L.	Gloucester	56,050 00	645 66	12 91
Foote, William H.	Westfield	36,450 00	372 97	7 46
Fullerton, C. D., & Co.	Brockton	53,600 00	593 52	11 87
Goodier, A. B.	Southbridge	9,100 00	100 58	2 01
Grinnell, Lawrence	New Bedford	87,900 00	912 70	18 25
Hayward, E. H.†	Ayer	13,250 00	191 76	3 84
Hellyar, Samuel H.	Palmer	9,950 00	79 37	1 59
Johnson, Waldo	Webster	7,850 00	114 00	2 28
Judd, C. C.	Holyoke	60,337 50	639 47	12 79
Judd, F. A.	Springfield	125,625 00	1,316 11	26 32
Lincoln, William, & Co.	Warren	36,200 00	339 92	6 80
Lincoln, William, & Son	Brookline	14,915 00	190 04	3 80
Lockey & Allison	Fitchburg	42,753 33	451 87	9 04
Magoun, T., jun.	Boston & Medford	14,075 00	112 87	2 26

Mather, Benjamin F., jun.	Williamstown	2,000 00	20 00	40
Munroe, A. C.	Worcester	140,970 00	1,664 39	33 29
Murphy, James	Lawrence	43,500 00	418 45	8 37
Odell, Charles	Salem	70,600 00	790 14	15 80
Osgood & Perry	Lowell	91,465 00	770 75	15 41
Parker, F. S.	Pittsfield	80,592 00	745 27	14 91
Parker, George G.	Milford	15,250 00	134 41	2 69
Read, Elijah R.	Attleborough	5,400 00	56 50	1 13
Sawyer, John S.	Cambridge	39,800 00	493 68	9 87
Selkirk, A. W.	Great Barrington	1,000 00	16 00	32
Slade, A. K., jun.	Fall River	51,532 14	496 97	9 94
Stone, Emerson	Spencer	18,025 00	202 19	4 04
Turner, John M.	Northampton	33,500 00	237 50	4 75
Tyler, Edward D.	North Adams	57,470 00	514 56	10 29
Wood, Benjamin L., jun.	Taunton	44,161 00	427 96	8 56
		$4,680,327 25	$36,024 76	$720 47
Buffalo German Insurance Company	Buffalo, N.Y.			
Daniels, George P.	Salem	$59,000 00	$700 92	$14 02
D'Evelyn, John S.	Lowell	78,150 00	853 50	17 07
Parks, Loren C.	Worcester	60,833 00	642 13	12 84
Swan, A. D.	Lawrence	59,886 00	696 81	13 94
Swords, James	Boston	1,302,568 84	10,073 90	201 48
Ward, Benjamin A.	Lynn	157,100 00	1,805 36	36 11
Warriner, S. C.	Springfield	147,400 00	1,400 65	28 01
		$1,864,937 84	$16,173 27	$323 47
Buffalo Insurance Company	Buffalo, N.Y.			
Stearns Brothers	Boston	$1,019,645 61	$5,672 21	$113 44

* For four months.

† Agency closed July 8.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Caissé Générale Insurance Company	Paris, France.			
Abbott, H. Edward *	Brookline	$26,800 00	$502 13	$10 04
Adams, Edward F.	Haverhill	43,550 00	376 05	7 52
Bacheller & Jenkins	Lynn	39,800 00	528 81	10 58
Barton, S. R., & Co.	Webster	40,216 00	539 58	10 79
Brainard, J. C.	Amherst	25,300 00	302 50	6 05
Burleigh, O. H.	Natick	39,600 00	367 76	7 35
Chaffee, J. C.	Lee	3,800 00	30 00	60
Clark, W. E.	Framingham	57,613 00	707 55	14 15
Coburn, Charles	Lowell	58,000 00	661 03	13 22
Conn, George H.†	Woburn	48,250 00	436 32	8 73
Dudley, Charles R.	Monson	3,600 00	49 37	98
Follansbee, H. L.	Gloucester	57,450 00	623 21	12 46
Fowler & Kendall	Salem	16,137 50	272 95	5 46
Gould, Jesse, & Son	Chelsea	36,362 87	583 54	11 67
Greenwood, S. A.	Winchendon	51,613 33	826 32	16 52
Hastings, W. B., & Co.	East Cambridge	135,850 00	1,916 41	38 33
Howland, S. D.	Fall River	51,250 00	452 44	9 05
Kilbride, J. J.	Lawrence	6,300 00	65 00	1 30
Lockey & Allison	Fitchburg	62,373 00	970 37	19 41
Miller, George F.	North Adams	27,450 00	477 94	9 56
Parker, F. S.	Pittsfield	48,100 00	500 24	10 00
Parker, James O.	Methuen	9,600 00	91 50	1 83
Parkhurst, C. S.	Springfield	73,725 00	710 79	14 22
Parks, Loren C.	Worcester	97,710 00	811 80	16 24
Pope & Wheeler	South Boston	32,550 00	326 96	6 54
Pope, Richard	Boston	1,404,636 57	12,008 80	240 18
Selkirk, A. W.	Great Barrington	8,926 67	112 86	2 26

Spring, John F.‡	Greenfield	7,600 00	119 75	2 39
Sproat, Charles W.	Taunton	34,350 00	423 70	8 47
Taft, S S.	Palmer	22,690 00	277 62	5 55
Turner, John M.	Northampton	29,700 00	318 81	6 38
Underwood, George E.	Ayer	32,702 50	490 02	9 80
Van Campen, H.§	New Bedford	25,275 00	270 06	5 40
Warriner, S. C.	Springfield	4,750 00	59 65	1 19
Williamson, R. J. & C. C.	Webster	7,000 00	42 33	84
		$2,670,631 44	$27,254 17	$545 06
CITIZENS' INSURANCE COMPANY	New York, N.Y			
Hollis & Snow	Boston	$2,500,315 00	$17,380 79	$347 62
CITIZENS' INSURANCE COMPANY	St. Louis, Mo.			
Boardman & Earp	Lynn	$73,100 00	$869 01	$17 38
Carpenter, George O.	Boston	750,981 00	7,042 77	140 86
Hinckley, Joseph W.	Taunton	18,675 00	283 43	5 67
Jackson, E. T., & Co.	Taunton	41,839 00	539 61	10 79
Parkhurst, C. S.	Springfield	11,450 00	145 05	2 90
		$896,045 00	$8,879 87	$177 60
CITY FIRE INSURANCE COMPANY	New York, N.Y.			
Beattie, W. A.	Boston	$1,386,137 00	$4,726 30	$94 53
CLINTON FIRE INSURANCE COMPANY	New York, N.Y.			
Rothery, J. J. E.	Boston	$1,503,358 00	$8,002 93	$160 06
COLUMBIA FIRE INSURANCE COMPANY	New York, N.Y.			
Bacheller & Jenkins	Lynn	$25,500 00	$241 99	$4 84
Brainard, J. C.	Amherst	21,700 00	271 23	5 42

* Agency commenced June 1, 1880. † From Jan. 1, 1880. ‡ From February to September. § Agency closed in September.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Chace & Shaw	Fall River	$600 00	$6 00	$0 12
Coburn, Charles	Lowell	33,000 00	345 84	6 92
Fuller, W. A., & Co.	Springfield	15,050 00	169 43	3 39
Jordan, Lovett, & Co.	Boston	352,981 00	3,219 42	64 39
Parks, Loren C.	Worcester	21,693 00	354 00	7 08
Selkirk, A. W.	Great Barrington	6,500 00	31 60	63
Van Campen, Hiram	New Bedford	28,100 00	441 21	8 82
		$505,124 00	$5,080 72	$101 61
COMMERCE INSURANCE COMPANY	Albany, N.Y.			
Almy, Charles	New Bedford	$63,150 00	$465 78	$9 32
Boardman & Earp *	Lynn	37,600 00	459 45	9 19
Brown, Henry A.	Salem	45,444 00	488 97	9 78
Church, H. C.	Lowell	57,195 00	587 90	11 76
Clark, C. & M.	Boston	361,315 83	2,817 24	56 34
Eddy, Peleg E.†	Boston	40,950 00	395 14	7 90
Foote, William H.	Westfield	38,000 00	366 16	7 32
Grant, Charles E.	Worcester	149,980 00	1,224 79	24 50
Johnson, R. B.	Holyoke	49,540 00	455 16	9 10
Johnson, William F.‡	Lynn	18,350 00	212 98	4 26
Lockey & Allison	Fitchburg	35,510 33	575 94	11 52
Remington, J. A.	Fall River	63,400 00	561 60	11 23
Warriner, S. C.	Springfield	38,842 00	411 50	8 23
Wass & Everett §	Boston	164,629 00	1,347 26	26 95
		$1,163,906 16	$10,369 87	$207 40

COMMERCIAL FIRE INSURANCE COMPANY	New York, N.Y.				
Almy, Charles	New Bedford	$47,560 00	$548 60	$10 97
Cardell & Cushing ‖	Lowell	4,550 00	54 38	1 09
Cardell, E. L., & Co.	Lowell	39,653 00	397 09	7 94
Fuller, W. A., & Co.	Springfield	114,644 50	1,311 86	26 24
Jordan, Lovett, & Co.	Boston	1,245,916 00	10,402 74	208 05
Lincoln, William, & Co.	Warren	161,525 00	1,302 72	26 05
Lockey & Allison	Fitchburg	9,000 00	72 50	1 45
Parks, Loren C.	Worcester	56,450 00	470 82	9 42
Shepard, J. M., jun., & Co.	Fall River	58,145 00	481 92	9 64
Silsbee, James B.	Lynn	7,000 00	115 00	2 30
Wood, Benjamin L., jun.	Taunton	21,400 00	248 63	4 97
Wright & Siggens	Great Barrington	18,650 00	153 70	3 07
		$1,784,493 50	$15,559 96	$311 19
COMMERCIAL MUTUAL INSURANCE COMPANY	New York, N.Y.			
Phelps, Franklin S.	Boston	$2,414,359 00	$24,078 66	$481 57
COMMERCIAL UNION ASSURANCE COMPANY	London, Eng.			
Allison, Henry	Fitchburg	$35,200 00	$417 28	$8 35
Baker, David P.	Franklin	39,948 00	399 48	7 99
Baker, Henry N.	Newton	49,500 00	375 55	7 51
Barnes, William	Marlborough	34,465 00	730 40	14 60
Bartlett, D. L.	Salisbury	7,300 00	54 10	1 08
Barton, S. R., & Co.	Webster	51,069 00	510 81	10 22
Blaney, Alexander	Natick	52,565 00	567 25	11 34
Carter, B. F., & Co.	Newburyport	166,995 00	987 20	19 74
Chapin, Charles M.	Hyde Park	75,427 00	984 38	19 69
Cheever & Lee	Manchester	4,300 00	57 00	1 14

* From June 1, 1880. † From Oct. 7, 1880. ‡ Closed June 1, 1880. § From May 28, 1880, to Oct. 6, 1880. ‖ Firm dissolved Jan. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Clark, W. E.	Framingham	$27,450 00	$341 50	$6 83
Colby, W. R., & Co.	Salem	132,685 00	1,583 27	31 67
Collins, T. C.	Middleborough	5,500 00	43 50	87
Conn, George H.	Woburn	146,327 00	1,664 31	33 29
Crosby & Boit	Boston	7,209,493 00	51,119 59	1,022 39
Davis, James F.	Barre	10,950 00	144 25	2 88
Dunn & Dunn	Gardner	8,500 00	85 62	1 71
Fairbanks, John W.	Westborough	53,085 00	379 86	7 59
Frankle, Jones	Haverhill	105,900 00	1,067 47	21 35
Goodier, A. B.	Southbridge	25,250 00	305 55	6 11
Gordon, William R.	Beverly	18,000 00	162 35	3 25
Grinnell, L., & Son	New Bedford	242,003 00	1,932 89	38 66
Haffards, G. M.	Fall River	254,456 65	1,767 65	35 35
Hall, John T.	Plymouth	39,600 00	511 46	10 23
Hardwick, John	Quincy	6,600 00	95 00	1 90
Hastings, W. B., & Co.	East Cambridge	170,237 50	1,833 02	36 66
Hunt & Hamilton	Athol	37,350 00	490 07	9 80
Judd, C. C.*	Holyoke	114,930 00	787 14	15 74
King & Pratt	Greenfield	12,600 00	96 70	1 93
Ladd Brothers	Springfield	293,684 00	2,383 74	47 67
Lincoln, William, & Son	Brookline	105,200 00	950 20	19 00
Lockey & Allison	Fitchburg	88,060 00	1,073 28	21 47
Macy, George W.	Nantucket	950 00	13 00	26
Mansfield, J. D.	Wakefield	4,900 00	52 00	1 04
Merrick, Spencer R.	Clinton	46,085 00	573 08	11 46
Otis, George	Yarmouthport	37,625 00	357 60	7 15
Packard, S. F.	Brockton	41,625 00	444 10	8 88
Parker, George G.	Milford	21,750 00	225 18	4 50

Peck & Pierce	Northampton	30,175 00	376 92	7 54
Peck, Benjamin W.	Holyoke	42,600 00	419 20	8 38
Pierce, Chauncy H.	Northampton	36,575 00	388 38	7 77
Read & Sanger †	Roxbury and Dorchester	55,900 00	493 12	9 86
Rice, Henry	North Attleborough	27,740 00	299 23	5 98
Robinson, R. B.	Westfield	32,142 00	298 35	5 97
Sargent, Bailey	Merrimac	43,900 00	558 43	11 17
Sherman, Joseph	East Weymouth	60,390 34	934 77	18 70
Silsbee & Pickford	Lynn	194,585 00	2,026 45	40 53
Smith & Skerry	North Brookfield	53,150 00	806 96	16 14
Smith, Henry H.	Vineyard Haven	53,820 00	840 47	16 80
Stacy, S. A., & Son	Gloucester	150,420 00	1,185 90	23 72
Stevenson, J. M.	Pittsfield	53,075 00	575 77	11 52
Swan, Albert D.	Lawrence	106,300 00	937 45	18 75
Taft, S. S.	Palmer	36,222 00	341 76	6 84
Taylor, George W.	Lexington	17,300 00	155 75	3 11
Tucke, E. M.	Lowell	105,188 00	1,273 80	25 48
Washburn, J. D.	Worcester	377,568 00	3,944 68	78 89
Whitaker, C. F.	North Adams	113,894 20	1,193 42	23 87
Williams, S. A.	Taunton	162,269 00	1,614 50	32 29
Williamson, R. J. & C. C.	Webster	44,222 50	412 14	8 24
Wright & Siggens	Great Barrington	23,898 00	268 45	5 37
Young, William B.	Newton	77,390 00	805 00	16 10
		$11,676,289 19	$95,717 73	$1,914 32
CONFIANCE FIRE INSURANCE COMPANY	Paris, France.			
Abbott, H. Edward	Brookline	$558,499 00	$5,527 32	$110 55
Almy, Charles	New Bedford	58,550 00	467 12	9 34
Ballard, E. O.	Marlborough	14,600 00	131 63	2 63

* Agency established May 20, 1880.

† From February, 1880, to Sept. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Brewster, William H., jun.	Newburyport	$34,742 00	$444 45	$8 89
Cardell & Cushing *	Lowell	11,000 00	107 88	2 16
Cardell, E. L , & Co.	Lowell	46,325 00	430 73	8 61
Carpenter, George O.	Boston	534,748 00	4,211 60	84 23
Chapin, Charles M.†	Hyde Park	37,415 00	461 89	9 24
Cheppu & Brown	Concord	86,200 00	793 34	15 87
Collins, T. C.	Middleborough	16,500 00	186 25	3 72
Currier, F. C., & Son	Fitchburg	50,200 00	430 18	8 60
Foote, William H.	Westfield	36,050 00	406 77	8 14
Frankle, Jones	Haverhill	36,000 00	139 13	2 78
Fuller, S. B.	Florence	27,000 00	351 00	7 02
Greene, William S.	Fall River	97,300 00	461 35	9 23
Haskell, H. C. L.	Gloucester	5,000 00	63 63	1 27
Hastings, W. B., & Co.	East Cambridge	141,524 00	1,808 24	36 16
Hellyar, Samuel H.	Palmer	45,595 00	440 12	8 80
Holbrook, Leander	Milford	11,240 00	87 06	1 74
Judd, C. C.	Holyoke	196,500 00	1,254 53	25 09
Kilbride, J. J.	Lawrence	37,007 65	356 10	7 12
Lincoln, William, & Co.	Warren	18,550 00	132 10	2 64
McCann, J. A., & Co.	Chelsea	24,000 00	224 40	4 49
Mitchell, Daniel L.	Taunton	40,006 00	412 12	8 24
Nichols, C. S., & Co.	Salem	76,450 00	869 87	17 40
Paul, Abram C.	Stoughton	9,800 00	120 75	2 41
Peck & Pierce	Northampton	9,500 00	105 00	2 10
Pierce, Chauncy H.	Northampton	49,625 00	643 90	12 88
Puffer, Loring W.	Brockton	36,000 00	378 25	7 56
Richardson, H. W.	Pittsfield	2,800 00	21 00	42
Ryder, Thomas M.	Wareham	21,400 00	285 33	5 70

Serrat, William D.	Melrose	184,760 00	1,742 80	34 86
Silsbee & Pickford	Lynn	188,750 00	2,334 07	46 68
Smith, H. H.	Vineyard Haven	27,000 00	498 38	9 96
Stearns Brothers	Boston	1,669,230 00	7,959 72	159 19
Stevenson, J. M.	Pittsfield	39,500 00	214 18	4 28
Stone, Emerson	Spencer	60,800 00	684 17	13 68
Thomas, Edward A.	Amherst	71,000 00	715 41	14 31
Warriner, S. C.	Springfield	87,480 00	819 88	16 40
Washburn, J. D.	Worcester	159,975 00	1,460 20	29 20
Whitaker, C. F.	North Adams	486,112 50	4,750 08	95 00
		$5,344,734 15	$42,931 93	$858 59
CONNECTICUT FIRE INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S.	Framingham	$18,975 00	$186 20	$3 72
Bennett, Clark	Somerville	49,750 00	460 07	9 20
Billings, Henry W.	Conway	11,925 00	113 92	2 28
Bird, H.	Cambridge	48,050 00	550 61	11 01
Brown, Benjamin F.	Charlestown	91,150 00	833 22	16 66
Cannell, J. H.	Everett	48,325 00	440 80	8 82
Carter, B. F., & Co.	Newburyport	15,000 00	68 00	1 36
Chapin & Williams	Greenfield	12,550 00	127 87	2 56
Chapin, Charles M.	Hyde Park	10,425 00	176 50	3 53
Cheever & Lee	Manchester	21,445 00	215 81	4 32
Church, H. C.	Lowell	22,450 00	227 12	4 54
Collins, Thomas C.	Middleborough	2,250 00	25 31	51
Craig & Bemis	Spencer	21,357 00	219 62	4 39
Darling, H. E.	Boston	2,155,818 83	15,304 52	306 09
Davis, James F.	Barre	12,300 00	130 00	2 60
Dunham, Henry J.	Stockbridge	5,500 00	62 50	1 25
Dunn & Dunn	Gardner	2,500 00	12 50	25

* Firm dissolved Jan. 1, 1880.

† From Jan. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Dunn, Thatcher B.	Gardner	$5,100 00	$16 70	$0 33
Farnsworth, Ezra S.	Newtonville	17,650 00	152 71	3 05
Faunce, George B.	Boston	64,026 16⅔	613 60	12 27
Fisher, Fred L.	Medway	9,275 00	118 17	2 36
Fiske, B. S., & Son	Brighton	10,860 00	167 50	3 35
Fiske, George B.	Holliston	7,000 00	100 67	2 01
Foster, Nathaniel, jun.	Belmont	24,700 00	206 41	4 13
Frankle, Jones	Haverhill	30,820 00	276 88	5 54
Greene, William S.	Fall River	56,675 00	562 40	11 25
Hall, John T.	Plymouth	16,800 00	257 87	5 16
Hamant, Charles	Medfield	14,400 00	152 00	3 04
Howe, Samuel E.	Pittsfield	27,133 00	256 44	5 13
Johnson, R. B.	Holyoke	51,875 00	457 81	9 16
Johnson, Waldo	Webster	12,029 00	128 68	2 57
Johnson, William F.	Lynn	43,000 00	582 40	11 65
Judd, F. A.	Springfield	55,950 00	418 37	8 37
Lefavour, Issacher	Beverly	20,000 00	258 75	5 17
Leonard & Lyman *	Westfield	3,000 00	21 00	42
Mack, A. E.	Lawrence	56,725 00	478 80	9 58
Medcalf, William	Ware	23,250 00	229 33	4 59
Merrill, E. S.	Winchendon	3,000 00	27 50	55
Meserve, Clement	Hopkinton	3,400 00	26 12	52
Munroe, A. C.	Worcester	137,352 00	1,225 95	24 52
Nichols, Charles S., & Co.	Salem	122,966 00	1,495 92	29 92
Parker, George G.	Milford	6 875 00	84 37	1 69
Preston, N. W.	East Douglas	2,000 00	20 00	40
Puffer, Loring W.	Brockton	18,000 00	236 00	4 72
Sargent, Bailey	Merrimac	7,500 00	125 13	2 50

Stratton, Daniel W.	Hudson	5,650 00	51 05	1 02
Thomas, E. A.	Amherst	15,485 00	103 78	2 08
Tillinghast & Alden	New Bedford	39,150 00	310 56	6 21
Townsend, James	East Boston	86,655 00	659 66	13 19
Underwood, G. E.	Ayer	26,125 00	252 41	5 05
Viles, Daniel F.	Waltham	26,700 00	231 57	4 63
Walker, Oliver	Northampton	41,795 00	313 33	6 27
White, Luther	Chicopee	23,125 00	244 25	4 88
Whitney, E. C.	Marlborough	78,400 00	824 12	16 48
Young, William B.	Newton	400 00	6 00	12
		$3,744,616 99 2/3	$30,848 78	$616 97
Continental Insurance Company	New York, N.Y.			
Adams, Coleman S.	Framingham	$39,438 00	$338 09	$6 76
Adams, Joseph S.	Framingham	4,300 00	47 00	94
Ballard, E. O.	Marlborough	20,757 50	262 29	5 25
Barton, S. R., & Co.	Webster	118,540 00	1,331 34	26 63
Belcher, J. White	Randolph	3,000 00	25 00	50
Bowker, Albert	Boston	1,999,480 49	9,017 08	180 34
Carpenter, R. W.	Foxborough	3,600 00	43 50	87
Carter, B. F., & Co.	Newburyport	51,300 00	442 95	8 86
Carter, J. R., & Co.	Woburn	19,175 00	214 63	4 29
Chadwick, O. B., & Co.	Peabody	85,025 00	779 96	15 60
Church, H. C.	Lowell	71,850 00	844 00	16 88
Collins, Thomas C.	Middleborough	17,350 00	187 19	3 74
Currier, Aug. N.	Worcester	268,690 00	2,468 31	49 37
Dunham & Wilson	Pittsfield	51,858 00	472 06	9 44
Dutcher, H., & Co.	Sheffield	96,334 00	908 33	18 17
Fairbanks, J. W.	Westborough	40,033 00	391 43	7 82
Farwell, Royal E.	Natick	62,865 00	648 25	12 96

* To Jan. 20, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fisher, Milton M.	Medway	$47,025 00	$672 19	$13 44
Fiske, George B.	Holliston	78,875 00	785 40	15 71
Fowler & Kendall	Salem	55,125 00	618 63	12 37
Fullerton, C. D., & Co.	Brockton	171,000 00	1,448 31	28 97
Gilmore, W. H. P.	Turner's Falls	73,150 00	741 17	14 82
Goodell, Walter S.	Haverhill	66,900 00	562 77	11 26
Goodwin, James O.	Medford	3,510 00	43 90	88
Gould, Jesse, & Son	Chelsea	203,507 87	1,860 77	37 21
Hathaway, B. A.	Plymouth	15,663 50	203 08	4 06
Howland, Charles A.	Quincy	14,100 00	196 25	3 92
Howland, F. P., & Sons	Abington	55,125 00	677 31	13 55
Hulbert, A. G.	Lee	5,000 00	70 00	1 40
Judd, C. C.*	Holyoke	162,710 00	1,245 30	24 91
Kendall, Isaac B.	Charlestown	58,862 00	526 21	10 52
King & Pratt	Greenfield	16,766 66	170 50	3 41
Leonard & Lyman†	Westfield	3,500 00	31 25	62
Lincoln, William, & Co.	Warren	123,703 00	1,173 87	23 48
Lockey & Allison	Fitchburg	117,035 00	1,282 17	25 64
Lockey, John M.	Fitchburg	27,159 00	294 26	5 89
Lowe, Lewis G.	Bridgewater	14,600 00	161 60	3 23
Mack, A. E.	Lawrence	110,425 00	927 10	18 54
Maynard, S. B.	Marlborough	13,175 00	129 62	2 59
Medcalf, William	Ware	58,595 00	526 20	10 52
Morissey, John, & Son	Plymouth	11,585 00	135 88	2 72
Peck, Benjamin W.	Holyoke	–	84 40	1 68
Phillips, E. M.	Southbridge	8,200 00	78 70	1 57
Porter, Samuel	Beverly	56,500 00	650 28	13 00
Pynchon, Joseph C.	Springfield	204,825 00	1,755 25	35 10

Reed, E. M.	Mansfield	18,275 00	215 25	4 30
Richardson, O. P., jun.	Attleborough	70,651 00	661 10	13 22
Robinson, R. B.	Westfield	22,585 00	177 83	3 56
Sawyer, Moses W.	Malden	8,925 00	87 85	1 76
Sherman, Joseph	East Weymouth	19,433 33	289 95	5 80
Slade, John P., & Son	Fall River	186,575 00	1,037 59	20 75
Smith & Skerry	North Brookfield	57,725 00	587 39	11 75
Stone, Emerson	Spencer	47,675 00	516 94	10 34
Taft, S. S.	Palmer	104,382 00	1,064 40	21 29
Tillinghast & Alden	New Bedford	171,476 00	1,658 96	33 18
Walker, Oliver	Northampton	258,675 00	2,702 22	54 04
Weston, William H.	Danvers	42,100 00	565 50	11 31
Wetherbee & Nutter	Brighton	91,000 00	1,039 70	20 79
White, Luther	Chicopee	35,650 00	372 37	7 44
Williams, D. W.	Waltham	24,975 00	223 54	4 47
Williams, S. A.	Taunton	65,550 00	732 50	14 65
Williamson, R. J. & C. C.	Webster	28,650 00	266 54	5 33
Wilson & Parker	Pittsfield	44,750 34	453 90	9 08
Wright & Siggens	Great Barrington	66,739 00	722 31	14 45
Young, William B.	Newton	50,915 00	371 59	7 43
		$6,146,924 69	$49,221 21	$984 37
DELAWARE MUTUAL SAFETY INSURANCE CO.	Philadelphia, Penn.			
Hutchings, William V.	Boston	$37,016,849 00	$310,286 92	$9,308 60
ENTERPRISE FIRE AND MARINE INSURANCE CO.	Cincinnati, O.			
Clark, C. & M.	Boston	$1,710,655·61	$19,919 42	$398 39

* Agency established Jan. 26, 1880.

† To Jan. 20, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
EQUITABLE FIRE AND MARINE INSURANCE CO.	Providence, R.I.			
Alford, Arthur S.*	North Adams	$15,975 00	$166 25	$3 32
Chace & Shaw	Fall River	74,450 00	409 12	8 18
Currier, Aug. N.	Worcester	170,309 00	1,596 61	31 93
Currier, F. C., & Son	Fitchburg	87,589 00	821 20	16 42
Freeman & Vinton	Boston	1,631,418 00	12,739 46	254 79
Freeman, James M.	Franklin	15,700 00	215 25	4 30
Howe, Samuel E.	Pittsfield	17,400 00	175 50	3 51
Johnson, William F.	Lynn	78,852 00	958 96	19 18
Macfarlane, William	Taunton	1,600 00	18 50	37
Nichols, Charles S., & Co.	Salem	88,855 83	1,120 27	22 41
Swain, Joseph B.	Nantucket	21,600 00	284 50	5 69
Tillinghast & Alden	New Bedford	43,000 00	614 58	12 29
		$2,246,748 83	$19,120 20	$382 39
EXCHANGE FIRE INSURANCE COMPANY	New York, N.Y.			
Baker, Ezra	Lynn	$4,200 00	$45 26	$0 90
Baker, William	Fitchburg	412 50	6 18	12
Bowen, Hosea B.	South Boston	1,125 00	9 25	18
Brainard, J. C.	Amherst	5,450 00	52 22	1 04
Brown & Terry †	Hyde Park	1,750 00	17 50	35
Cardell & Cushing ‡	Lowell	12,250 00	116 96	2 34
Cardell, E. L., & Co.	Lowell	26,583 00	261 73	5 23
Chace & Shaw	Fall River	8,000 00	31 43	62
Coburn Charles	Lowell	3,625 00	42 83	86
Daniels, George P.	Salem	6,425 00	72 65	1 45
Day, Henry A.	Hyde Park	4,000 00	61 56	1 23

Edwards, J., & Co. §	Lawrence	1,250 00	17 50	35
Freeman & Vinton ‖	Boston	988,127 00	7,054 16	141 08
Grant, Charles E.	Worcester	101,900 00	836 52	16 73
Hastings, W. B., & Co.	East Cambridge	2,750 00	31 56	63
Holmes, Joseph W.	Springfield	15,975 25	130 02	2 60
Johnson, William F. ¶	Lynn	31,117 00	403 29	8 07
McCann, J. A., & Co.	Chelsea	490 00	9 40	18
Munn, John B.	Holyoke	1,125 00	12 54	25
Packard, S. Franklin	Brockton	2,535 00	29 34	59
Page, Henry H.	Boston	2,000 00	15 75	31
Pierce, Chauncey H.	Northampton	2,425 00	25 37	51
Richardson, H. W.	Pittsfield	6,112 50	44 18	88
Stearns, George C.	Boston	140,592 05	710 26	14 21
Townsend, James	East Boston	475 00	6 75	13
Viles, Daniel F.	Waltham	675 00	6 75	13
Wood, Benjamin L., jun.	Taunton	1,500 00	11 93	24
		$1,372,869 30	$10,062 89	$201 21
FAIRFIELD FIRE INSURANCE COMPANY	South Norwalk, Conn.			
Abbott, H. Edward	Brookline	$68,595 00	$1,089 76	$21 80
Barton, S. R., & Co.	Webster	1,000 00	10 00	20
Billings, H. W.	Conway	6,800 00	74 50	1 49
Brainard, J. C.	Amherst	15,100 00	148 27	2 97
Cornish, Ivory S.	New Bedford	28,400 00	267 39	5 35
Crowell, John F.	Worcester	11,400 00	82 40	1 64
Currier, F. C., & Son	Fitchburg	6,775 00	91 55	1 83
Fowler & Kendall	Salem	17,250 00	180 63	3 61
Greene, William S.	Fall River	81,112 00	731 36	14 63
Judd, C. C.	Holyoke	59,650 00	559 53	11 19
Judd, F. A.	Springfield	97,800 00	796 67	15 93

* Agency commenced Dec. 23, 1879. † For one month. ‡ Firm dissolved Jan. 1, 1880. § One month. ‖ For seven months. ¶ Closed June 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Parker, F. S.	Pittsfield	$43,457 50	$334 84	$6 70
Parks, L. C.	Worcester	13,345 00	89 41	1 79
Ryder, Austin G.	Taunton	9,890 00	91 65	1 83
Selkirk, A. W.	Great Barrington	13,200 00	107 88	2 16
Silsbee & Pickford	Lynn	8,650 00	101 38	2 03
Tracy, Carlos C.	Northampton	42,600 00	344 08	6 88
Tucke, E. M.	Lowell	32,150 00	285 75	5 71
Viles, Daniel F.	Waltham	13,650 00	170 00	3 40
Westgate, H. H.	Boston	1,016,167 98	9,505 60	190 11
Wetherbee & Nutter	Brighton	32,650 00	391 16	7 82
		$1,619,642 48	$15,453 81	$309 07
FARRAGUT FIRE INSURANCE COMPANY	New York, N.Y.			
Cotton, James M.	Fall River	$10,000 00	$80 00	$1 60
Fuller, W. A., & Co.	Springfield	48,100 00	540 18	10 80
Wheeler, W. A.	Boston	485,720 00	2,804 72	56 09
		$543,820 00	$3,424 90	$68 49
FIRE ASSOCIATION OF PHILADELPHIA	Philadelphia, Penn.			
Abbott, H. Edward *	Brookline	$44,422 00	$675 30	$20 26
Adams, Edward F.	Haverhill	89,150 00	1,028 84	30 87
Baker, David P.	Franklin	1,750 00	40 00	1 20
Barrows, R. S.	Jamaica Plain	17,183 00	252 73	7 58
Barton, S. R., & Co.	Webster	48,501 00	721 73	21 65
Brainard, J. C.	Amherst	50,037 00	454 64	13 64
Brewster, W. H., jun.	Newburyport	53,420 00	445 41	13 36
Briggs, Andrew S.	Taunton	60,643 00	865 50	25 96
Burleigh, O. H.	Natick	67,900 00	681 77	20 45

Chadwick, O. B., & Co.	Peabody	70,673 00	605 72	18 17
Chaffee, J. C.	Lee	41,478 33	531 67	15 95
Church, H. C.	Lowell	181,725 00	2,341 16	70 23
Clark, W. E.	Framingham	96,488 00	1,181 59	35 45
Collins, Thomas C.	Middleborough	2,200 00	27 50	82
Conn, George H.	Woburn	98,543 00	1,081 58	32 45
Ferry & White	Chicopee	12,800 00	161 20	4 83
Follansbee, H. L.	Gloucester	137,100 00	1,581 34	47 44
Fowler & Kendall	Salem	98,904 00	1,324 93	39 75
Gould, Jesse, & Son	Chelsea	224,971 87	2,430 37	72 91
Greenwood, S. A.	Winchendon	107,828 34	1,465 98	43 97
Hastings, W. B., & Co.	East Cambridge	466,182 19	6,215 32	186 46
Howland, S. D.	Fall River	254,365 00	2,594 17	77 83
Hunt & Hamilton	Athol	36,650 00	559 62	16 79
Jennings, Albert	Wellesley	50,505 00	540 30	16 21
Johnson, B. S.	Haydenville	9,725 00	132 57	3 97
Judd, Charles C.†	Holyoke	32,450 00	315 47	9 46
Lockey & Allison	Fitchburg	159,293 00	2,300 02	69 00
Lockey, J. M.	Fitchburg	72,700 00	916 64	27 50
Merrick, Spencer R.	Clinton	32,535 00	381 84	11 46
Miller, George F.	North Adams	64,271 66	738 26	22 15
Norwood, J. K.	Lawrence	194,438 00	1,994 33	59 83
Parker, F. S.	Pittsfield	80,600 00	904 70	27 14
Parker, George G.	Milford	37,600 00	475 21	14 26
Parker, James O.	Methuen	26,550 00	365 75	10 97
Parkhurst, C. S.	Springfield	139,975 00	1,360 90	40 83
Pope & Wheeler	South Boston	115,102 00	1,125 36	33 76
Pope, Richard	Boston	2,755,474 29	20,857 16	625 71
Read, Elijah R.	Attleborough	7,200 00	50 50	1 51
Rowe, Richard	Newtonville	17,400 00	176 03	5 28

* Agency taken June 1, 1880.

† Agency established Aug. 28, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Selkirk, A. W.	Great Barrington	$58,616 66	$896 53	$26 90
Silsbee & Pickford	Lynn	151,600 00	2,006 19	60 19
Spring, John F.*	Greenfield	44,750 00	602 88	18 09
Stone, Emerson	Spencer	19,613 00	205 19	6 16
Stratton, Daniel W.	Hudson	18,600 00	266 75	8 00
Taft, S. S.	Palmer	52,075 00	691 36	20 74
Turner, John M.	Northampton	70,225 00	732 83	21 98
Underwood, George E.	Ayer	106,086 66	1,492 60	44 78
Van Campen, Hiram	New Bedford	92,155 00	1,300 38	39 01
Warriner, S. C.	Springfield	29,125 00	216 79	6 50
Washburn, J. D.	Worcester	317,691 00	4,224 62	126 74
Wellington & Bixby	Adams	3,200 00	273 50	8 20
Williamson, R. J. & C. C.	Webster	18,375 00	340 26	10 20
		$7,040,846 00	$73,152 99	$2,194 55
FIREMAN'S FUND INSURANCE COMPANY	San Francisco, Cal.			
Abbott, H. E.	Brookline	$17,500 00	$169 36	$3 39
Adams, Joseph S.	Framingham	14,510 00	167 93	3 36
Barton, S. R., & Co.	Webster	18,650 00	110 73	2 21
Church, H. C.	Lowell	18,850 00	216 42	4 33
Eddy, Peleg E.†	Boston	428,485 00	3,613 86	72 28
Follansbee, H. L.	Gloucester	45,050 00	558 92	11 17
Foster, Nathaniel, jun.‡	Boston	335,670 00	1,919 25	38 38
Fowler & Kendall	Salem	17,000 00	201 00	4 02
Hall, John T.	Plymouth	2,700 00	38 00	76
Judd, C. C.	Holyoke	63,735 00	538 22	10 76
Manley, Francis E.	Lowell	9,350 00	14 71	29
Packard, S. F.	Brockton	20,080 00	258 20	5 16

Porter, Samuel	Beverly	$23,200 00	$257 46	$5 15
Pynchon, Joseph C.	Springfield	$71,775 00	$649 42	$12 99
Serrat, W. D.	Melrose	$44,025 00	$445 87	$8 92
Stone, Emerson	Spencer	$18,150 00	$180 50	$3 61
Tatman, R. James	Worcester	$58,950 00	$617 25	$12 34
Tillinghast & Alden	New Bedford	$21,250 00	$309 11	$6 18
Whitney, E. C.	Marlborough	$25,900 00	$254 31	$5 09
Williams, Daniel W.	Waltham	$27,450 00	$319 95	$6 40
Williams, S. A.	Taunton	$20,925 00	$237 93	$4 76
Williamson, R. J. & C. C.	Webster	$5,500 00	$72 94	$1 45
		$1,308,705 00	$11,151 34	$223 00
FIREMEN'S INSURANCE COMPANY	Baltimore, Md.			
Freeman & Vinton §	Boston	$595,105 00	$4,718 75	$94 37
Norton, Sidney S.	Boston	$670,000 00	$5,363 46	$107 27
		$1,265,105 00	$10,082 21	$201 64
FIREMEN'S INSURANCE COMPANY	Dayton, O.			
Bacheller & Jenkins	Lynn	$24,100 00	$256 49	$5 13
Baker & Coolidge	Boston	$158,196 00	$1,296 72	$25 93
Baker, Henry N., & Co.	Boston	$250,208 00	$2,494 15	$49 88
Crowell, John F.	Worcester	$12,750 00	$114 94	$2 29
D'Evelyn, John S.	Lowell	$3,500 00	$35 00	$70
Ellison, Baker, & Coolidge ‖	Boston	$188,570 00	$1,268 07	$25 36
Hill, Thomas H., & Co.	Woburn	$6,200 00	$75 55	$1 51
Hinckley, Joseph W.	Taunton	$17,325 00	$180 43	$3 61
Jackson, E. T., & Co.	Taunton	$45,151 00	$364 03	$7 28
Mellen & Wilson	Fall River	$4,000 00	$47 50	$95
Read, E. R.	Attleborough	$3,100 00	$36 25	$72
		$713,100 00	$6,169 13	$123 36

* Since February. † From April 1, 1880. ‡ To April 1, 1880. § For five months. ‖ From Aug. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence	Amount Insured.	Premiums Received.	Tax.
FIREMEN'S INSURANCE COMPANY	Newark, N.J.			
Bacheller & Jenkins	Lynn	$164,380 00	$1,721 23	$34 42
Crowson, V. W.	Westfield	13,000 00	135 25	2 70
Sawyer & Blake	Boston	1,274,990 50	7,255 80	145 12
		$1,452,370 50	$9,112 28	$182 24
FIREMEN'S INSURANCE COMPANY	New York, N.Y.			
Stearns Brothers	Boston	$915,540 00	$3,708 25	$74 16
FRANKLIN FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Adams, Coleman S.	Framingham	$34,998 00	$365 80	$10 97
Allison, Henry	Fitchburg	10,250 00	105 00	3 15
Ballard, E. O.	Marlborough	8,450 00	109 16	3 27
Briggs, Andrew S.	Taunton	45,575 00	564 51	16 94
Briggs, George H.	Amesbury	44,600 00	621 25	18 64
Carter, B. F., & Co.	Newburyport	41,300 00	367 28	11 02
Chadwick, O. B., & Co.	Peabody	104,750 00	1,109 40	33 28
Church, H. C.	Lowell	98,116 66	1,254 47	37 63
Cook, Samuel H.	New Bedford	22,700 00	282 38	8 47
Edwards, John, & Co.	Lawrence	212,450 00	2,125 02	63 75
Fisher, Fred L.	Medway	60,625 00	842 58	25 28
Frankle, Jones	Haverhill	54,550 00	587 63	17 63
Fullerton, Charles D., & Co.	Brockton	58,950 00	536 92	16 11
Gordon, William R.	Beverly	11,150 00	127 12	3 81
Gould, Jesse, & Son	Chelsea	77,655 00	902 77	27 08
Hartshorne, Charles F.	Wakefield	23 775 00	267 63	8 03
Hastings, W. B., & Co.	East Cambridge	99,150 00	1,458 42	43 75

Hathaway, B. A.	Plymouth	26,750 00	331 17	9 94
Hilliard, R. Walter	Arlington	14,575 00	115 80	3 47
Holbrook, Leander	Milford	16,860 00	187 15	5 61
Johnson, R. B.	Holyoke	69,125 00	619 71	18 59
Lockey & Allison	Fitchburg	54,060 00	578 29	17 35
Munroe, A. C.	Worcester	238,783 00	2,325 42	69 76
Northey, William	Salem	128,550 00	796 52	23 90
Paige, John C.	Boston	728,921 19	5,932 58	177 98
Peck & Pierce	Northampton	40,000 00	386 54	11 60
Pendergast, George H.	Charlestown	50,990 00	443 97	13 32
Pierce, Chauncey H	Northampton	51,525 00	697 31	20 92
Serrat, W. D.	Malden	16,400 00	112 15	3 36
Slade, John P., & Son	Fall River	53,400 00	584 89	17 55
Stevenson, J M.	Pittsfield	75,750 00	763 75	22 91
Stratton, Daniel W.	Hudson	27,800 00	321 56	9 65
Thomas, Edward A.	Amherst	63,225 00	604 60	18 13
Wass, R. H.*	Boston	844,620 00	8,071 91	242 16
Wetherbee & Nutter	Brighton	21,800 00	294 82	8 84
Whitaker, C. F.	North Adams	37,175 00	430 66	12 92
Williams, Daniel W.	Waltham	46,000 00	495 94	14 88
Williams, G. D.	Greenfield	50,262 50	277 27	8 32
		$3,665,616 35	$35,999 35	$1,079 97
GENERAL RE-INSURANCE COMPANY	Paris, France.			
Paige, John C.	Boston	$2,126,975 24	$16,565 11	$331 30
Pratt & Tatman	Worcester	282,172 00	2,833 85	56 68
		$2,409,147 24	$19,398 96	$387 98

* From Feb. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
GERMAN AMERICAN INSURANCE COMPANY	New York, N.Y.			
Adams, Charles	Amherst	$6,600 00	$82 50	$1 65
Allison, Henry	Fitchburg	39,100 00	356 29	7 13
Andrus, F. O.	Sheffield	16,850 00	177 25	3 54
Appleton, Z. A.	Rockport	24,935 00	283 70	5 67
Brainard, J. C.	Amherst	18,143 00	196 74	3 93
Burnham, Edward	Cambridge	19,612 50	165 74	3 31
Church, H. C.	Lowell	77,495 84	856 48	17 13
Craig & Bemis *	Spencer	1,575 00	16 13	32
Day, Henry A.	Hyde Park	28,175 00	251 83	5 04
Dunham, H. J.	Stockbridge	15,650 00	140 25	2 80
Dunn & Dunn	Gardner	10,000 00	48 00	96
Edwards, John, & Co.	Lawrence	77,850 00	784 35	15 69
Fairbanks, J. W.	Westborough	34,525 00	277 16	5 54
Fisher, M. M.	Medway	73,967 00	742 02	14 84
Follansbee, H. L.	Gloucester	77,250 00	855 38	17 10
Forbes, George E.	Brookfield	1,095 00	109 50	2 19
Fowler & Kendall	Salem	144,540 00	1,862 13	37 24
Freeman, James M.	Franklin	10,200 00	161 75	3 23
Fuller, S. B.	Florence	53,600 00	545 76	10 91
Gardner & Hellyar	Palmer	25,425 00	212 44	4 25
Gilmore, W. H. P.	Turner's Falls	60,450 00	649 54	12 99
Goodell, W. S.	Haverhill	67,050 00	789 58	15 79
Gould, Jesse, & Son	Chelsea	40,299 54	479 05	9 58
Hall, John T.	Plymouth	19,250 00	258 24	5 16
Hayward, S. A., & Co.	Brockton	72,300 00	815 71	16 31
Hellyar, S. H.	Palmer	21,250 00	219 05	4 38
Hollis & Snow	Boston	3,701,386 00	25,462 44	509 25

Hollis & Snow, sub-agents		478,776 00	5,042 26	100 85
Hunt & Hamilton	Athol	19,658 00	254 30	5 09
Judd, C. C.	Holyoke	144,847 50	1,061 14	21 22
Kendall, G. E.	Worcester	258,935 00	2,748 90	54 98
Learned, Thomas H.	Pittsfield	66,120 00	601 69	12 03
Leonard & Lyman †	Westfield	10,750 00	114 05	2 28
Lockey & Allison	Fitchburg	90,260 00	1,088 01	21 76
Lyman, Herbert ‡	Westfield	55,830 00	543 74	10 87
Phillips, E. M.	Southbridge	23,080 00	269 40	5 39
Piper & Sawyer	Newburyport	18,950 00	156 63	3 13
Pynchon, Joseph C.	Springfield	202,445 00	1,696 13	33 92
Read, E. R.	Attleborough	23,450 00	257 45	5 15
Rice, Henry	North Attleborough	35,875 00	408 98	8 18
Richards, Elias	Weymouth	12,600 00	128 60	2 57
Root, A. B.	Pittsfield	6,750 00	53 08	1 06
Selkirk, A. W.	Great Barrington	75,100 00	648 15	12 96
Shattuck, John M.	Natick	69,075 00	551 14	11 02
Silsbee & Pickford	Lynn	76,500 00	862 30	17 25
Slade, A. K., jun.	Fall River	69,731 23	477 47	9 55
Stratton, Daniel W.	Hudson	29,775 00	247 24	4 94
Tillinghast & Alden	New Bedford	142,398 00	1,540 08	30 80
Tyler, Edward D.	North Adams	82,950 00	668 24	13 36
Underwood, G. E.	Ayer	12,300 00	107 00	2 14
Walker, Oliver	Northampton	106,750 00	819 32	16 39
Wellington & Bixby	Adams	33,275 00	387 43	7 75
Whitney, E. C.	Marlborough	38,150 00	430 43	8 61
Williams, S. A.	Taunton	102,666 00	1,022 88	20 46
Williamson, R. J. & C. C.	Webster	11,885 00	143 55	2 87
		$7,037,455 61	$59,128 60	$1,182 51

* From Sept. 1, 1880. † To Jan. 20, 1880. ‡ From Jan. 20, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
GERMANIA FIRE INSURANCE COMPANY	New York, N.Y.			
Baker, William	Fitchburg	$7,750 00	$80 00	$1 60
Bell, Wesley K.	Ipswich	15,600 00	191 00	3 82
Briggs, Andrew S.	Taunton	32,618 00	392 00	7 84
Cannell, J. H.	Everett	21,500 00	173 88	3 48
Carpenter, George O.	Boston	2,720,317 00	22,148 27	442 97
Dunn & Dunn	Gardner	18,400 00	185 47	3 71
Dunn, Thatcher B.	Gardner	9,400 00	87 75	1 75
Esty, Frederick M.	South Framingham	15,750 00	142 05	2 84
Frankle, Jones	Haverhill	92,600 00	799 43	15 99
Fullerton, C. D , & Co.	Brockton	103,900 00	880 59	17 61
Gordon, William R.	Beverly	42,575 00	467 10	9 34
Hall, John T.	Plymouth	90,355 00	1,106 01	22 12
Haskell, H. C. L.	Gloucester	19,950 00	301 51	6 03
Hunt, George F.*	Lowell	8,000 00	105 00	2 10
Kendall, George E.	Worcester	352,760 00	3,532 33	70 65
Macintire, S. A.	Salem	117,400 00	1,565 26	31 31
Mack, A. E.	Lawrence	87,500 00	760 10	15 20
Mellen & Stafford	Fall River	38,550 00	314 85	6 30
Mellen & Wilson	Fall River	57,901 23	422 61	8 45
Merriam, C. A.	Chelsea	117,970 00	624 95	12 50
Parker, George G.	Milford	22,400 00	226 22	4 52
Phillips, Elisha M.	Southbridge	61,750 50	666 78	13 34
Sargent, Bailey	Merrimac	31,150 00	464 12	9 28
Silsbee & Pickford	Lynn	187,650 00	2,202 00	44 04
Stimpson, Daniel P.	Swampscott	8,050 00	90 75	1 81
Tucke, E. M.	Lowell	58,900 00	607 55	12 15
Tyler, Edward D.	North Adams	45,050 00	369 38	7 39

Van Campen, Hiram	New Bedford	81,225 00	1,200 83	24 02
Warriner, S. C.	Springfield	31,625 00	244 88	4 90
		$4,498,596 73	$40,352 67	$807 06
GIRARD FIRE AND MARINE INSURANCE CO.	Philadelphia, Penn.			
Cardell & Cushing †	Lowell	$10,700 00	$98 50	$2 95
Cardell, E. L., & Co.	Lowell	31,000 00	284 86	8 55
Crowell, John F.	Worcester	70,831 00	570 35	17 11
Pynchon, Joseph C.	Springfield	63,425 00	589 21	17 68
Swords, James	Boston	787,357 66	4,412 55	132 38
		$963,313 66	$5,955 47	$178 67
GLEN'S FALLS INSURANCE COMPANY	Glen's Falls, N.Y.			
Chace & Shaw	Fall River	$21,700 00	$174 81	$3 50
Collins, Thomas C.	Middleborough	13,615 00	128 42	2 57
Cornish, Ivory S.	New Bedford	24,000 00	243 00	4 86
Craig & Bemis	Spencer	36,950 00	333 52	6 67
Goodman, James, & Co.	Boston	1,238,124 00	7,765 85	155 32
Judd, F. A.	Springfield	55,400 00	406 44	8 13
Selkirk, A. W.	Great Barrington	14,900 00	148 59	2 97
Silsbee & Pickford	Lynn	102,000 00	1,299 20	25 98
Stoddard, Elijah B.	Worcester	29,925 00	318 33	6 37
Stone, Samuel H., jun.	Beverly	49,550 00	363 96	7 28
		$1,586,164 00	$11,182 12	$223 65
GLOBE FIRE INSURANCE COMPANY	New York, N Y.			
Holmes, J. W.	Springfield	$24,062 50	$182 80	$3 66
Stearns Brothers	Boston	366,308 25	1,488 06	29 76
		$390,370 75	$1,670 86	$33 42

* Agency closed Nov. 30, 1879.

† Firm dissolved Jan. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
GREAT WESTERN INSURANCE COMPANY	New York, N.Y.			
Foster, Nathaniel, jun.	Boston	$8,143,253 00	$54,536 24	$1,090 72
GUARDIAN FIRE AND LIFE ASSURANCE CO.	London, Eng.			
Brewster, William H., jun.	Newburyport	$48,500 00	$420 32	$8 41
Brown & Terry *	Hyde Park	34,605 00	385 95	7 72
Daggett, H. M., jun., & Co.	Attleborough	131,975 00	1,418 56	28 37
Drew, Charles W.	Lowell	8,500 00	105 75	2 11
Edwards, J., & Co.	Lawrence	50,228 00	427 94	8 56
Frankle, Jones	Haverhill	74,300 00	665 72	13 31
Hollis & Snow	Boston	3,747,341 00	21,841 09	436 82
Hunt, George F.†	Lowell	11,800 00	125 27	2 51
Hunt, Oliver D.	Amherst	10,000 00	69 13	1 38
Johnson, Thomas H.	Salem	40,750 00	485 13	9 70
Johnson, William F.‡	Lynn	11,150 00	107 55	2 15
Kendall, Isaac B.	Charlestown	6,800 00	80 00	1 60
Learned, Thomas H.	Pittsfield	17,620 00	177 05	3 54
Lockey & Allison	Fitchburg	4,000 00	58 12	1 16
Lyman, Herbert §	Westfield	58,350 00	502 47	10 05
Pierce, Chauncey H.	Northampton	25,250 00	302 37	6 05
Tillinghast & Alden	New Bedford	193,088 00	1,711 55	34 23
Warriner, S. C.	Springfield	217,920 00	1,704 05	34 08
Washburn, J. D.	Worcester	295,544 00	3,605 68	72 11
Wass & Everett ‖	Boston	180,538 50	1,655 06	33 10
		$5,168,259 50	$35,848 76	$716 96
GUARDIAN FIRE INSURANCE COMPANY	New York, N.Y.			
Rothery, J. J. E.	Boston	$1,028,859 00	$6,239 35	$124 79

HAMBURG-BREMEN FIRE INSURANCE COMPANY,	Hamburg, Germany.			
Blaney, Alexander	Natick	$24,950 00	$325 50	$6 51
Brockway, Charles J.	Newburyport	8,500 00	80 80	1 62
Church, H. C.	Lowell	45,850 00	442 03	8 84
Clark, W. E.	Framingham	36,650 00	400 09	8 00
Colby, W. R., & Co.	Salem	29,229 00	306 22	6 12
Collins, T. C.	Middleborough	10,000 00	96 25	1 92
Dunham & Wilson	Pittsfield	31,420 00	330 28	6 61
Follansbee, H. L.	Gloucester	61,000 00	640 41	12 80
Foote, William H.	Westfield	19,000 00	139 81	2 80
Foster, Nathaniel, jun.	Boston	2,147,441 00	10,055 59	201 11
Frankle, Jones	Haverhill	24,100 00	127 88	2 56
Freeman, James M.	Franklin	6,250 00	65 50	1 31
Fullerton, Charles D , & Co.	Brockton	14,400 00	150 04	3 00
Gordon, William R.	Beverly	2,000 00	25 00	50
Haffards, G. M.	Fall River	141,200 00	913 75	18 27
Hall, John T.	Plymouth	7,450 00	97 62	1 95
Hellyar, Samuel H.	Palmer	5,350 00	60 04	1 20
Hinckley, Joseph W.	Taunton	6,950 00	66 75	1 33
Holmes, J. W.	Springfield	223,318 00	1,827 65	36 55
Hyde, J. F. C.	Newton	39,700 00	273 92	5 48
Jackson, E. T., & Co.	Taunton	21,803 00	153 16	3 06
Johnson, R. B.	Holyoke	30,300 00	280 55	5 61
Johnson, Waldo	Webster	1,300 00	13 25	26
King & Pratt	Greenfield	3,455 00	25 35	51
Leighton, Royal B.	Melrose	13,800 00	112 05	2 24
Lockey & Allison	Fitchburg	11,200 00	136 25	2 72
Mann, Seth, 2d	Randolph	7,966 00	97 91	1 96
Norris & Corthell	Hingham	7,100 00	75 25	1 50
Nutter, Fred C.	East Bridgewater	8,250 00	104 50	2 09

* For eight months. † From July 1, 1880. ‡ Commenced Oct. 1, 1880. § From Jan. 20, 1880. ‖ From April 13, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Ober, Joseph E.	West Medford	$5,700 00	$59 50	$1 19
Otis, George	Yarmouthport	2,900 00	32 50	65
Parker, George G.	Milford	19,275 00	210 40	4 21
Pease, M. H.	Lee	15,150 00	163 43	3 27
Phillips, E. M.	Southbridge	7,150 00	76 87	1 54
Read, Elijah R.	Attleborough	3,500 00	53 75	1 07
Selkirk, A. W.	Great Barrington	9,150 00	119 22	2 38
Silsbee & Pickford	Lynn	96,575 00	1,002 60	20 05
Stevens, C. G., & Son	Clinton	6,300 00	95 50	1 91
Stratton, Daniel W.	Hudson	11,900 00	143 75	2 87
Swan, A. D.	Lawrence	25,613 00	176 93	3 54
Swift, Reuben W.	Provincetown	6,500 00	63 75	1 28
Talbot, Jabez, jun.	Stoughton	14,575 00	211 25	4 22
Tillinghast & Alden	New Bedford	45,125 00	409 78	8 20
Tyler, Edward D.	North Adams	63,005 00	460 63	9 21
Underwood, G. E.	Ayer	9,500 00	78 00	1 56
Walker, Oliver	Northampton	29,200 00	268 98	5 38
Washburn, J. D.	Worcester	211,513 00	2,439 65	48 79
Whitney, E. C.	Marlborough	39,725 00	390 86	7 82
Wilson & Parker	Pittsfield	5,000 00	56 25	1 12
		$3,617,288 00	$23,937 00	$478 69
HAMBURG-MAGDEBURG FIRE INSURANCE CO.	Hamburg, Germany.			
Bacheller & Jenkins	Lynn	$60,650 00	$555 40	$11 11
Coleman, M. O. T., & Co.	Westfield	10,500 00	82 75	1 65
Darling, H. E.	Boston	662,633 33	5,624 16	112 48
D'Evelyn, John S.	Lowell	25,025 00	310 15	6 20

Fuller, W. A., & Co.	Springfield	89,419 50	1,144 36	22 89
Haffards, G. M.	Fall River	14,750 00	92 75	1 85
Kilbride, J. J.	Lawrence	27,153 83	204 85	4 10
Lincoln, William, & Co.	Warren	39,109 00	561 09	11 22
Parks, Loren C.	Worcester	74,210 00	900 25	18 00
Richardson, H. W.	Pittsfield	27,842 00	264 17	5 28
Turner, John M.	Northampton	33,200 00	349 01	6 98
Van Campen, H.*	New Bedford	5,000 00	62 75	1 25
Warriner, S. C.	Springfield	49,200 00	463 78	9 28
Willard, John H.	Westfield	–	405 38	8 10
Wood, B. L., jun.	Taunton	33,787 50	458 80	9 18
		$1,152,480 16	$11,479 65	$229 57
HANOVER FIRE INSURANCE COMPANY	New York, N.Y.			
Abbott, H. Edward	Brookline	$83,248 00	$809 73	$16 19
Appleton, Z. A.	Rockport	51,045 00	581 10	11 62
Baker, William	Fitchburg	10,250 00	104 62	2 09
Barnes, David H.	Winchendon	12,500 00	79 07	1 58
Bates, Daniel J.	North Scituate	8,805 00	91 58	1 83
Briggs, Andrew S.	Taunton	56,700 00	634 28	12 69
Briggs, George H.	Amesbury	61,600 00	744 40	14 89
Burnham, Edward	Cambridge	150,812 50	1,384 87	27 70
Clapp, Lafayette	Easthampton	28,825 00	241 05	4 82
Collins, Thomas C.	Middleborough	29,090 00	325 98	6 52
Crane, Wesley C.	Somerville	57,440 00	440 16	8 80
Currier, Aug. N.	Worcester	140,675 00	1,393 59	27 87
Danforth, William S.	Plymouth	15,500 00	199 50	3 99
Dunham & Wilson	Pittsfield	43,920 00	441 07	8 82
Dutcher, H., & Co.	Sheffield	32,340 00	327 60	6 55
Farnsworth, Ezra S.	Newtonville	28,500 00	206 60	4 13

* Commenced in August.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fiske, B. S., & Son	Brighton	$23,725 00	$317 63	$6 35
Freeman, James M.	Franklin	17,050 00	213 20	4 26
Goodell, W. S.	Haverhill	77,500 00	833 09	16 66
Gould, Jesse, & Son	Chelsea	32,195 00	319 18	6 38
Hastings, W. B., & Co.	E. Cambridge	55,280 00	702 11	14 04
Higley, George T.	Ashland	11,300 00	132 83	2 66
Hovey & Fenno	Boston	2,421,654 00	12,655 56	253 11
Howland, F. P., & Sons	Abington	57,150 00	621 69	12 43
Hunt & Hamilton	Athol	7,100 00	90 90	1 82
Hyde, J. F. C.	Newton	22,400 00	144 89	2 90
Johnson, R. B.	Holyoke	46,625 00	473 16	9 46
Johnson, William F.	Lynn	92,500 00	881 57	17 63
Kennedy, Thomas C.	E. Boston	30,340 00	235 73	4 71
Ladd Brothers & Co.	Springfield	230,575 00	1,688 98	33 78
Leonard & Lyman *	Westfield	15,950 00	167 87	3 36
Lyman, Herbert †	Westfield	46,730 00	455 67	9 11
Macintire, S. A.	Salem	52,000 00	547 46	10 95
Maynard, S. B.	Marlborough	9,300 00	85 47	1 71
Meserve, Clement	Hopkinton	34,750 00	444 30	8 88
Osgood & Perry	Lowell	70,475 00	591 22	11 82
Parker, James O.	Methuen	21,725 00	229 93	4 60
Pendergast, George H.	Charlestown	96,400 00	866 43	17 33
Phillips, Elisha M.	Southbridge	74,502 16	859 78	17 20
Piper & Sawyer	Newburyport	24,442 00	249 26	4 99
Porter, Samuel	Beverly	49,450 00	603 80	12 07
Puffer, Loring W.	Brockton	43,400 00	460 00	9 20
Richardson, O. P., jun.	Attleborough	44,121 00	409 65	8 19
Slade, A. K., jun.	Fall River	56,196 23	569 73	11 39

Smith, H. H.	Vineyard Haven	50,175 00	635 32	12 70
Smith, Jonathan	Clinton	11,755 00	139 74	2 79
Thomas, Edward A.	Amherst	69,675 00	629 19	12 58
Tillinghast & Alden	New Bedford	59,420 00	619 58	12 39
Tyler, Edward D.	North Adams	100,700 00	709 09	14 18
Walker, Oliver	Northampton	73,050 00	507 28	10 15
West, Charles T.	Lexington	15,000 00	134 45	2 69
Whitney, E. C.	Marlborough	25,775 00	209 39	4 19
Williams, G. D.	Greenfield	34,376 00	228 01	4 56
Wilson & Parker	Pittsfield	25,750 00	248 45	4 97
Wright & Siggens	Great Barrington	64,900 00	720 66	14 41
		$5,106,661 89	$38,637 45	$772 69
HARTFORD FIRE INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S.	Framingham	$14,460 00	$182 73	$3 65
Barrows, R. S.	Jamaica Plain	54,008 00	607 38	12 15
Bradway, M., & Son	Monson	48,225 00	686 33	13 73
Brown, I. J.‡	Hyde Park	47,000 00	436 14	8 72
Carpenter, R. W.	Foxborough	1,200 00	16 00	32
Carter, B. F., & Co.	Newburyport	77,510 00	510 57	10 21
Chadwick, O. B , & Co.	Peabody	171,815 00	1,647 52	32 95
Church, H. C.	Lowell	247,416 67	2,595 74	51 91
Collins, Thomas C.	Middleborough	6,300 00	51 25	1 02
Currier, Daniel	Methuen	14,263 00	184 68	3 69
Day, Henry A.	Hyde Park	31,950 00	239 55	4 79
Fisher, M. M.	Medway	64,425 00	762 06	15 24
Fuller, E. J.	Winchendon	18,000 00	112 12	2 24
Gardner & Hellyar	Palmer	7,600 00	61 30	1 23
Goodell, W. S.	Haverhill	157,140 00	1,560 76	31 22
Hall, John T.	Plymouth	46,900 00	560 69	11 21

* To Jan. 20, 1880. † From Jan. 20, 1880. ‡ Nine months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hellyar, S. H.	Palmer	$6,750 00	$107 67	$2 15
Holbrook, E. D.	South Braintree	3,600 00	34 00	68
Hovey & Fenno	Boston	4,164,202 56	22,558 43	451 17
Howe, Samuel E.	Pittsfield	89,234 00	810 21	16 20
Howland, E. P.	Quincy	32,435 00	366 20	7 32
Hunt & Hamilton	Athol	48,516 00	629 96	12 60
Hyde, James F. C.	Newton	82,666 00	630 52	12 61
Johnson, R. B.	Holyoke	183,247 50	1,791 50	35 83
Johnson, Waldo	Webster	45,719 00	517 76	10 36
Lane, Otis	Ware	15,550 00	153 38	3 07
Leonard & Lyman *	Westfield	34,100 00	306 68	6 13
Lyman, Herbert †	Westfield	94,800 00	902 97	18 06
Lyons, Samuel J.	Greenfield	103,177 97	1,041 41	20 83
Maguire, John G.	Woburn	25,025 00	239 17	4 78
Northey, William	Salem	345,402 00	2,689 23	53 78
Packard, S. Franklin	Brockton	73,050 00	848 27	16 96
Parker, George G.	Milford	18,100 00	162 25	3 24
Peck & Pierce	Northampton	46,215 00	338 57	6 77
Phillips, Elisha M.	Southbridge	106,434 16	1,404 04	28 08
Pierce, Chauncey H.	Northampton	209,618 00	2,309 38	46 19
Puffer, George D.	Saxonville	27,750 00	333 63	6 67
Pynchon, Joseph C.	Springfield	435,874 00	3,918 02	78 36
Richardson, O. P., jun.	Attleborough	12,950 00	130 90	2 62
Silsbee & Pickford	Lynn	223,250 00	2,712 31	54 25
Slade, John P., & Son	Fall River	161,728 63	1,282 02	25 64
Smith & Skerry	North Brookfield	48,400 00	483 85	9 68
Stacy, S. A., & Son	Gloucester	112,960 00	1,058 95	21 18
Stevens, Charles G., & Son	Clinton	14,685 00	227 76	4 56

Stratton, Daniel W.	Hudson	27,950 00	284 67	5 69
Tillinghast & Alden	New Bedford	75,210 00	884 45	17 69
Tyler, Edward D.	North Adams	51,550 00	324 33	6 49
Upton & Willis	Fitchburg	58,617 00	690 62	13 81
Viles, Daniel F.	Waltham	118,650 00	983 32	19 66
Washburn, J. D.	Worcester	508,291 00	5,865 40	117 31
White, Nathaniel G.	Lawrence	77,250 00	646 75	12 93
Whitney, E. C.	Marlborough	66,800 00	583 82	11 68
Whittier, Samuel	Leominster	32,375 00	247 93	4 95
Williams, S. A.	Taunton	101,670 00	1,139 38	22 79
Wright & Siggens	Great Barrington	106,863 00	1,128 29	22 57
		$8,998,878 49	$70,982 82	$1,419 62
HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY	Hartford, Conn.			
Chamberlain, W. S.	Boston	$2,043,384 00	$19,713 14	$394 26
Freeman, David C.	Hartford, Conn.	513,900 00	5,113 95	102 28
Smith, John L.	Providence, R.I.	215,400 00	2,151 69	43 03
		$2,772,684 00	$26,978 78	$539 57
HOFFMAN FIRE INSURANCE COMPANY	New York, N.Y.			
Paige, John C.	Boston	$1,559,899 75	$17,776 41	$355 53
Tillinghast & Alden	New Bedford	43,850 00	507 02	10 14
		$1,603,749 75	$18,283 43	$365 67
HOME INSURANCE COMPANY	New York, N.Y.			
Adams, Joseph S.	Framingham	$16,500 00	$183 50	$3 67
Alden, Jared F.	Middleborough	54,400 00	708 05	14 16
Andrus, F. O.	Sheffield	108,985 00	959 15	19 18
Baker, William	Fitchburg	45,272 00	412 32	8 25

* To Jan. 20, 1880.

† From Jan. 20, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Barrett, R. F.	Concord	$42,150 00	$512 12	$10 24
Bell, Wesley K.	Ipswich	17,500 00	217 25	4 34
Billings, Henry W.	Conway	10,600 00	101 60	2 03
Bridgeman, William E.	Belchertown	2,100 00	21 80	44
Briggs, Andrew S.	Taunton	123,864 00	1,434 39	28 69
Brown, Samuel W.	Brimfield	1,000 00	15 00	30
Burleigh, O. H.	Natick	73,625 00	633 37	12 66
Burnham, Edward	Cambridge	106,700 00	905 61	18 11
Bush, A. L.	Westfield	127,075 00	1,245 29	24 91
Chapin & Williams	Greenfield	89,500 00	735 23	14 70
Chapin, Charles M.	Hyde Park	55,879 00	633 28	12 67
Cheever & Lee	Manchester	20,050 00	248 38	4 97
Colton, Edwin K.	Longmeadow	19,700 00	202 75	4 05
Craig & Bemis	Spencer	31,775 00	359 94	7 20
Curtis, Orson B.	Coleraine	11,800 00	154 12	3 08
Cutler, Nahum S.	Bernardston	28,250 00	309 72	6 19
Darling, Uriah T.	Leyden	12,100 00	131 00	2 62
Demond, W. E.	Mittineague	29,065 00	287 41	5 75
Denny, Charles A.	Leicester	48,450 34	674 37	13 49
Dunn & Dunn	Gardner	31,210 00	242 37	4 85
Dunn, Thatcher B.	Gardner	19,913 00	197 16	3 94
Ely, George W.	Wilbraham	16,610 00	177 40	3 55
Faunce, George B.	Boston	359,453 16⅔	2,944 01	58 88
Fisher, M. M.	Medway	148,360 00	1,426 04	28 52
Fiske, George B.	Holliston	52,430 00	521 37	10 43
Forward, Joseph M.	Southwick	14,800 00	155 75	3 11
Gardner & Hellyar	Palmer	96,575 00	861 67	17 23
George, J. Phillips	Jamaica Plain	94,665 00	726 06	14 52

Gilmore, W. H. P.	Turner's Falls	137,000 00	1,223 33	24 46
Goddard, Ira N.	Millbury	42,158 00	463 80	9 28
Goodell, Walter S.	Haverhill	179,700 00	2,096 29	41 93
Gordon, William R.	Beverly	25,700 00	288 16	5 76
Gould, Jesse, & Son	Chelsea	224,155 54	1,901 91	38 03
Greenwood, C. C.	Needham	42,040 00	455 89	9 12
Hale, Otis F.	Gill	12,650 00	143 50	2 87
Hall, John T.	Plymouth	159,955 00	1,652 92	33 06
Hapgood, George D.	Chester	22,050 00	247 20	4 94
Hardwick, John	Quincy	81,985 00	1,042 13	20 84
Hastings, W. B , & Co.	East Cambridge	79,030 00	1,105 21	22 10
Hayden, C. L.	South Deerfield	21,675 00	205 06	4 10
Hayward, S. A., & Co.	Brockton	211,125 00	2,466 79	49 34
Hellyar, Samuel H.	Palmer	107,550 00	1,035 03	20 70
Higley, George T.	Ashland	42,200 00	402 12	8 04
Holbrook, Leander	Milford	23,900 00	281 23	5 62
Hollis & Snow	Boston	6,282,568 00	37,350 29	747 01
Hollis & Snow, sub-agents		1,076,752 00	10,640 01	212 80
Horton, Sparrow	Woburn	29,348 00	393 36	7 87
Howland, F. P., & Sons	Abington	71,500 00	724 45	14 49
Hunt & Hamilton	Athol	67,666 00	771 43	15 43
Hunt, O. D.	Amherst	82,175 00	851 56	17 03
Hyde, James F. C.	Newton	189,384 00	1,245 38	24 91
Ingraham, W. H.	Watertown	63,847 00	722 82	14 46
Johnson, B. S.	Haydenville	41,450 00	442 30	8 84
Johnson, Charles B.	Easthampton	25,465 00	270 78	5 41
Johnson, R. B.	Holyoke	150,040 00	1,230 49	24 61
Judd, F. A.	Springfield	506,870 38	4,673 62	93 47
Kimball, William L.	Littleton	23,875 00	233 35	4 67
Lane, Otis	Ware	39,283 00	489 33	9 79
Learned, Thomas H.	Pittsfield	161,590 00	1,545 63	30 91

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Macintire, S. A.	Salem	$335,704 00	$3,945 32	$78 91
Macy, George W.	Nantucket	19,125 00	228 72	4 57
Mann, Seth, 2d.	Randolph	49,491 00	558 82	11 18
Mantor, Moses M.	Charlemont	37,850 00	489 18	9 78
Merrick, Spencer R.	Clinton	65,450 00	680 10	13 60
Meserve, Clement	Hopkinton	66,275 00	826 89	16 53
Osgood & Perry	Lowell	287,362 32	2,218 11	44 36
Otis, George	Yarmouthport	127,653 00	1,574 47	31 49
Parks, Horace	Russell	6,400 00	68 33	1 37
Pease, M. H.	Lee	57,505 00	684 22	13 68
Phillips, Elisha M.	Southbridge	77,040 00	853 26	17 07
Piper & Sawyer	Newburyport	179,015 00	1,712 39	34 25
Pomeroy, Charles	Northfield	61,475 00	633 46	12 67
Porter, Eleazer	Hadley	1,200 00	9 00	18
Proctor, Abel R.	Arlington	6,600 00	70 63	1 41
Reed, E. M.	Mansfield	44,450 00	546 00	10 92
Richards, Elias	Weymouth	111,100 00	1,180 59	23 61
Richardson, O. P., jun.	Attleborough	71,750 00	751 69	15 03
Root, A. B.	Pittsfield	24,100 00	243 13	4 86
Selkirk, A. W.	Great Barrington	206,600 00	1,890 13	37 80
Serrat, William D.	Malden	86,575 00	684 39	13 69
Silsbee & Pickford	Lynn	239,500 00	2,711 63	54 23
Slade, John P., & Son	Fall River	315,725 00	2,373 86	47 48
Smith & Skerry	North Brookfield	75,550 00	700 44	14 01
Smith, Henry A.	Stoneham	15,200 00	201 00	4 02
Spellman, Solomon C.	Hampden	11,100 00	116 75	2 33
Stacy, S. A., & Son	Gloucester	121,900 00	1,368 75	27 37
Swan, Albert D.	Lawrence	273,520 00	2,410 71	48 21

Taft, C. R.	Williamstown	$24,502 50	$290 75	$5 81
Tillinghast & Alden	New Bedford	358,736 00	3,132 06	62 64
Tyler, Edward D.	North Adams	199,110 00	2,026 42	40 53
Viles, Daniel F.	Waltham	76,910 00	805 89	16 11
Walker, Oliver	Northampton	160,275 00	1,467 24	29 34
Washburn, J. D.	Worcester	423,566 00	4,366 26	87 33
Wellington, H. H.	Adams	94,625 00	840 03	16 80
Welsh, Josiah S.	Hudson	8,475 00	63 63	1 27
Wetherbee & Nutter	Brighton	30,245 00	257 08	5 14
White, Luther	Chicopee	39,250 00	428 87	8 58
Whitney, E. C.	Marlborough	36,400 00	436 40	8 73
Wight, Henry K.	Indian Orchard	20,050 00	198 76	3 98
Wilder, Joseph H.	Shelburne Falls	11,200 00	93 01	1 86
Williamson, R. J. & C. C.	Webster	25,300 00	302 80	6 05
Wright, Charles P.	Montague	2,450 00	21 33	43
		$16,621,353 24$\frac{3}{3}$	$139,395 35	$2,787 83
HOWARD INSURANCE COMPANY	New York, N.Y.			
Adams, J. Fred	Haverhill	$24,550 00	$153 70	$3 07
Baker & Coolidge	Boston	427,271 00	2,330 58	46 61
Baker, Henry N.	Newton	750 00	5 25	10
Baker, Henry N., & Co.	Boston	778,585 00	5,517 46	110 35
Baker, William	Fitchburg	3,650 00	57 25	1 14
Bowker, Albert *	Boston	586,372 20	3,509 23	70 18
Chase, William E.	Newburyport	168,590 00	1,531 03	30 62
Cook, Samuel H.	New Bedford	67,720 00	889 41	17 79
Crowson, V. W.	Westfield	5,600 00	54 00	1 08
Day, Henry A.	Hyde Park	8,400 00	65 67	1 31
D'Eveiyn, John S.	Lowell	34,800 00	378 45	7 56
Edwards, J., & Co.†	Lawrence	20,750 00	286 10	5 72

* To Aug. 16, 1880.

† For three months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Ellison, Baker, & Coolidge *	Boston	$532,875 00	$2,889 80	$57 80
Fullerton, C. D., & Co.	Brockton	14,450 00	182 71	3 65
Hinckley, J. W.	Taunton	26,375 00	312 93	6 26
Jackson, E. T., & Co.	Taunton	41,464 00	426 50	8 53
Kendall, George E.	Worcester	175,367 00	2,175 56	43 51
Macintire, S. A.	Salem	66,533 33	794 93	15 90
Mack, A. E.	Lawrence	25,350 00	184 50	3 69
Mellen & Stafford	Fall River	19,450 00	169 62	3 39
Mellen & Wilson	Fall River	25,571 23	208 46	4 17
Morissey, J., & Son	Plymouth	3,650 00	28 90	58
Pynchon, Joseph C.	Springfield	154,440 00	1,389 46	27 79
Read, Elijah R.	Attleborough	6,525 00	69 19	1 38
Stevenson, J. M.	Pittsfield	73,847 66	729 76	14 60
		$3,292,936 42	$24,340 45	$486 78
IMPERIAL FIRE INSURANCE COMPANY	London, Eng.			
Alden, Jared F.	Middleborough	$8,500 00	$78 75	$1 57
Allison, Henry	Fitchburg	5,900 00	64 50	1 29
Ballard, E. O.	Marlborough	35,671 00	470 42	9 41
Blaney, Alexander	Natick	30,660 00	391 75	7 83
Chadwick, O. B., & Co.	Peabody	57,050 00	617 55	12 35
Church, H. C.	Lowell	15,000 00	266 25	5 32
Conn, George H.	Woburn	22,015 00	202 94	4 06
Dudley, Charles R.	Monson	4,625 00	55 44	1 10
Dunbar, J. R.	Westfield	20,900 00	187 05	3 74
Dunham & Wilson	Pittsfield	39,000 00	406 00	8 12
Edwards, J., & Co.	Lawrence	38,104 59½	499 56	9 99
Fisher, Fred L.	Medway	14,750 00	154 56	3 09

Fiske, George B.	Holliston	30,170 00	382 85	7 65
Fullerton, Charles D., & Co.	Brockton	84,275 00	824 10	16 48
Gifford, S. S.	Provincetown	2,825 00	28 25	57
Goodell, Walter S.	Haverhill	70,090 00	627 48	12 55
Grinnell, L., & Son	New Bedford	48,125 00	399 25	7 98
Hall, John T.	Plymouth	41,100 00	539 00	10 78
Hellyar, Samuel H.	Palmer	425 00	5 13	10
Holbrook, Leander	Milford	14,580 00	173 68	3 47
Holmes, J. W.	Springfield	148,428 00	1,212 44	24 25
Johnson, Waldo	Webster	9,900 00	120 33	2 41
Kendall, George E.	Worcester	232,065 00	2,165 81	43 32
Lockey & Allison	Fitchburg	56,538 34	668 63	13 37
Macintire, S. A.	Salem	51,550 00	638 08	12 76
Paige, John C.	Boston	3,229,602 98	19,610 25	392 20
Peck, B. W.	Holyoke	2,500 00	25 00	50
Piper & Sawyer	Newburyport	8,000 00	54 00	1 08
Richardson, O. P., jun.	Attleborough	20,650 00	209 23	4 18
Serrat, W. D.	Melrose	4,500 00	20 00	40
Silsbee & Pickford	Lynn	138,250 00	1,438 31	28 77
Slade, John P., & Son	Fall River	31,900 00	180 33	3 61
Underhay, John	Holbrook	25,500 00	408 00	8 16
Walker, Oliver	Northampton	30,125 00	458 87	9 18
Whitaker, C. F.	North Adams	35,300 00	531 92	10 64
Williams, S. A.	Taunton	58,226 00	780 87	15 62
Wilson & Parker	Pittsfield	13,500 00	149 37	2 99
Wright & Siggens	Great Barrington	15,100 00	132 69	2 65
		$4,695,400 91½	$35,178 64	$703 54

* From Aug. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
INSURANCE COMPANY, STATE OF PENNSYLVANIA,	Philadelphia, Penn.			
Adams, Edward F.	Haverhill	$24,250 00	$199 00	$5 97
Bacheller & Jenkins	Lynn	94,225 00	907 94	27 24
Brainard, J. C.	Amherst	24,550 00	247 06	7 41
Chaffee, J. C.	Lee	7,750 00	146 25	4 39
Clark, W. E.*	Framingham	1,500 00	26 30	79
Coburn, Charles	Lowell	21,250 00	255 17	7 66
Coolidge, Augustus	Worcester	17,000 00	190 88	5 73
Dudley, Charles R.	Monson	9,200 00	104 75	3 14
Follansbee, H. L.	Gloucester	19,175 00	271 00	8 13
Gould, Jesse, & Son	Chelsea	34,712 47	525 69	15 77
Greenwood, S. A.	Winchendon	24,136 67	475 25	14 25
Hastings, W. B., & Co.	East Cambridge	2,583 32	25 83	77
Howland, S. D.	Fall River	33,850 00	338 19	10 15
Kilbride, J. J.	Lawrence	3,700 00	25 80	77
Lockey & Allison	Fitchburg	36,955 00	511 42	15 34
Miller, George F.	North Adams	21,375 00	288 11	8 64
Parkhurst, C. S.	Springfield	35,350 00	396 57	11 90
Pope & Wheeler	South Boston	24,550 00	241 49	7 24
Pope, Richard	Boston	1,148,852 00	10,394 50	311 83
Selkirk, A. W.	Great Barrington	17,926 67	279 26	8 38
Sproat, Charles W.	Taunton	23,875 00	254 75	7 64
Turner, John M.	Northampton	20,025 00	218 40	6 55
Van Campen, H.	New Bedford	17,100 00	217 65	6 53
Warriner, S. C.	Springfield	2,950 00	32 55	98
		$1,666,841 13	$16,573 81	$497 20

IRVING INSURANCE COMPANY	New York, N.Y.			
Ellison, Baker, & Coolidge †	Boston	$63,109 00	$714 73	$14 29
Ellison, William H.‡	Boston	205,293 16	2,116 32	42 33
		$268,402 16	$2,831 05	$56 62
JEFFERSON INSURANCE COMPANY	New York, N.Y.			
Westgate, H. H.	Boston	$486,300 00	$2,133 97	$42 68
KNICKERBOCKER FIRE INSURANCE COMPANY	New York, N.Y.			
Baker, Ezra	Lynn	$4,200 00	$45 26	$0 90
Baker, William	Fitchburg	412 50	6 18	12
Bowen, Hosea B.	South Boston	1,125 00	9 25	18
Brainard, J. C.	Amherst	5,450 00	52 22	1 04
Brown & Terry §	Hyde Park	1,750 00	17 50	35
Chace & Shaw	Fall River	8,000 00	31 43	63
Coburn, Charles	Lowell	3,625 00	42 83	86
Daniels, George P.	Salem	6,425 00	72 65	1 45
Day, Henry A.	Hyde Park	4,000 00	61 56	1 23
Edwards, J., & Co.‖	Lawrence	1,250 00	17 50	35
Hastings, W. B., & Co.	East Cambridge	2,750 00	31 56	63
Holmes, J. W.	Springfield	40,037 75	312 83	6 25
McCann, J. A, & Co.	Chelsea	490 00	9 40	19
Munn, John B.	Holyoke	1,125 00	12 54	25
Packard, S. Franklin	Brockton	2,535 00	29 34	59
Page, Henry H.	Boston	2,000 00	15 75	31
Pierce, Chauncey H.	Northampton	2,425 00	25 37	51
Richardson, H. W.	Pittsfield	6,112 50	44 18	88
Stearns Brothers	Boston	506,900 31	2,198 21	43 96

* Oct. 1, 1880. † From Aug. 1, 1880. ‡ To Aug. 1, 1880. § For one month. ‖ One month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Townsend, James	East Boston	$475 00	$6 75	$0 13
Viles, Daniel F.	Waltham	675 00	6 75	13
Wood, Benjamin L., jun.	Taunton	1,500 00	11 93	24
		$603,263 06	$3,060 99	$61 18
LAMAR INSURANCE COMPANY	New York, N.Y.			
Northey, William	Salem	$156,070 00	$631 68	$12 63
Sawyer & Blake	Boston	1,413,813 51	10,065 04	201 30
		$1,569,883 51	$10,696 72	$213 93
LANCASHIRE INSURANCE COMPANY	Manchester, Eng.			
Abbott, H. Edward	Brookline	$39,200 00	$529 73	$10 59
Ballard, E. O.	Marlborough	54,468 00	658 23	13 16
Barton, S. R., & Co.	Webster	48,769 00	494 65	9 89
Brewster, William H., jun.	Newburyport	118,003 00	1,107 59	22 15
Burge, Lorenzo Hayes, & Co.	Waltham	107,157 30	1,494 09	29 88
Burleigh, O. H.	Natick	39,800 00	448 65	8 97
Cardell & Cushing*	Lowell	25,235 00	298 48	5 97
Cardell, E. L., & Co.	Lowell	110,465 00	1,402 99	28 06
Chaffee, J. C.	Lee	22,200 00	277 50	5 55
Chapin & Williams	Greenfield	17,746 00	201 19	4 02
Chapin, Charles M.	Hyde Park	17,750 00	175 57	3 51
Clapp, Horace B., & Co.	Boston	41,250 00	372 30	7 45
Clark, W. E †	Framingham	18,325 00	199 75	3 99
Collins, Thomas C.	Middleborough	24,120 00	373 13	7 46
Conn, George H.	Woburn	90,966 00	1,095 97	21 92
Craig & Bemis ‡	Spencer	18,675 00	206 70	4 13
Currier, Aug. N.	Worcester	659,059 00	7,124 53	142 49

Currier, F. C., & Son	Fitchburg	113,325 00	1,316 67	26 33
Denny, C. A.	Leicester	29,583 00	420 92	8 42
Dunham & Wilson	Pittsfield	12,500 00	117 08	2 34
Dunn & Dunn	Gardner	4,220 00	80 65	1 61
Ellison, Baker, & Coolidge §	Boston	777,074 00	4,949 82	99 00
Ellison, William H ‖	Boston	2,409,331 87⅓	15,813 60	316 27
Farnsworth, E. S.	Newtonville	10,700 00	123 60	2 47
Fiske, George B.	Holliston	49,150 00	450 70	9 01
Follansbee, H. L.	Gloucester	42,870 00	535 57	10 71
Foote, William H.	Westfield	10,950 00	114 50	2 29
Fowler & Kendall	Salem	52,341 00	798 17	15 96
Freeman, James M.	Franklin	10,750 00	141 87	2 84
Goodell, W. S.	Haverhill	130,500 00	1,366 67	27 33
Hall, John T.	Plymouth	32,500 00	279 00	5 58
Hardwick, John	Quincy	23,400 00	346 50	6 93
Hastings, W. B., & Co.	East Cambridge	139,725 00	1,561 72	31 23
Holmes, J. W.	Springfield	549,118 00	4,509 98	90 20
Howland, S. D.	Fall River	168,200 00	1,368 23	27 36
Judd, C. C ¶	Holyoke	43,940 00	371 45	7 43
Lincoln, William, & Co.	Warren	183,974 00	1,930 32	38 61
Mack, A. E	Lawrence	27,275 00	277 90	5 56
Merriam, C. A.	Chelsea	27,550 00	187 67	3 75
Parker, George G.	Milford	49,100 00	445 80	8 92
Peck & Pierce	Northampton	24,150 00	263 79	5 28
Pendergast, George H.	Charlestown	100,825 00	1,100 50	22 01
Pierce, Chauncey H.	Northampton	76,250 00	862 54	17 25
Porter, Samuel	Beverly	38,200 00	382 54	7 65
Puffer, Loring W.	Brockton	38,850 00	535 50	10 71
Read & Sanger **	Roxbury and Dorchester	50,650 00	365 45	7 30
Richards, Elias	Weymouth	22,000 00	235 40	4 71

* Firm dissolved Jan. 1, 1880. † June 1. ‡ From April 1, 1880. § From Aug. 1, 1880. ‖ To Aug. 1, 1880. ¶ Agency established April 30, 1880. ** To Sept. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Richardson, O. P., jun.	Attleborough	$22,250 00	$217 70	$4 35
Robinson, R. B.	Westfield	21,766 67	205 85	4 12
Stevens, C. G., & Son	Clinton	30,400 00	439 61	8 79
Stevenson, John M.	Pittsfield	43,435 00	524 55	10 49
Swift, Reuben W.	Provincetown	3,425 00	47 87	96
Thomas, Edward A.	Amherst	69,850 00	811 61	16 23
Underwood, George E.	Ayer	75,115 00	850 66	17 01
Van Campen, Hiram	New Bedford	88,950 00	1,191 15	23 82
Westgate, H. H.	Boston	29,937 00	242 25	4 84
Whitaker, C. F.	North Adams	85,585 00	940 73	18 81
Williams, S. A.	Taunton	94,014 00	1,163 73	23 27
Williamson, R. J. & C. C.	Webster	11,133 00	94 77	1 89
Wilson & Parker	Pittsfield	43,500 00	502 48	10 05
Wright & Siggens	Great Barrington	31,773 00	333 21	6 66
		$7,353,323 84⅓	$65,281 33	$1,305 54
LIVERPOOL AND LONDON AND GLOBE INS CO.	Liverpool, Eng.			
Baker, William	Fitchburg	$52,070 00	$521 15	$10 42
Bell, Wesley K.	Ipswich	18,100 00	201 70	4 03
Brewster, William H., jun.	Newburyport	182,812 00	1,601 84	32 03
Briggs, Andrew S.	Taunton	95,236 00	1,057 82	21 16
Brown, Henry A.	Salem	255,489 00	3,038 09	60 76
Chaffee, J. C.	Lee	65,400 00	587 65	11 75
Chapin & Williams	Greenfield	54,550 00	281 42	5 63
Church, H. C.	Lowell	145,491 67	1,617 70	32 35
Clark, W. E.	Framingham	110,450 00	1,075 09	21 50
Coleman, M. O. T., & Co.	Westfield	102,881 00	947 43	18 95
Collins, Thomas C.	Middleborough	47,025 00	502 50	10 05

Conn, George H.	Woburn	304,704 00	3,798 09	75 96
Dodd, Stephen, & Co.	Gloucester	147,682 00	1,378 98	27 57
Fairbanks, J. W.	Westborough	110,855 00	954 77	19 10
Fisher, M. M.	Medway	116,505 00	1,327 50	26 55
Fiske, George B.	Holliston	73,316 67	728 40	14 57
Forbush, James M.	Natick	65,250 00	727 27	14 55
Frankle, Jones	Haverhill	199,200 00	1,765 62	35 31
Gordon, William R.	Beverly	84,000 00	879 26	17 59
Grinnell, Lawrence	New Bedford	374,200 00	3,477 80	69 56
Guild, Charles E.	Boston	19,278,744 78	93,510 64	1,870 21
Holbrook, Leander	Milford	26,300 00	254 39	5 09
Holmes, J. W.	Springfield	993,073 00	8,267 26	165 35
Howland, F. P., & Sons	Abington	135,050 00	1,439 61	28 79
Hoyt, G. & J. F.	Shelburne Falls	17,350 00	219 17	4 38
Hunt & Hamilton	Athol	54,950 00	644 51	12 89
Jordan & Co.	Weymouth	97,600 00	1,171 96	23 44
Judd, C. C.	Holyoke	305,905 00	2,006 23	40 12
Lincoln, William, & Co.	Warren	387,301 00	3,365 55	67 31
Lockey & Allison	Fitchburg	51,525 00	635 94	12 72
Munroe, A. C.	Worcester	662,330 00	4,732 40	94 64
Pease, Joseph T.	Edgartown	49,750 00	694 75	13 89
Puffer, Loring W.	Brockton	98,850 00	1,120 75	22 41
Richardson, O. P., jun.	Attleborough	49,191 00	461 18	9 22
Selkirk, A. W.	Great Barrington	79,175 00	606 39	12 13
Silsbee & Pickford	Lynn	224,725 00	2,361 69	47 23
Slade, John P., & Son	Fall River	449,075 00	2,591 99	51 84
Stevens, C. G., & Son	Clinton	25,000 00	333 25	6 66
Stevenson, J. M.	Pittsfield	165,350 00	1,356 31	27 13
Stratton, Daniel W.	Hudson	93,100 00	1,032 80	20 66
Swan, Albert D.	Lawrence	286,415 00	1,960 70	39 21
Tyler, Edward D.	North Adams	147,950 00	1,331 96	26 64

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Underhay, John	Holbrook	$32,775 00	$343 57	$6 87
Underwood, George E.	Ayer	108,836 00	909 26	18 19
Walker, Oliver	Northampton	160,690 00	1,526 27	30 53
Weston, William H.	Danvers	25,650 00	289 75	5 79
Whitney, E. C.	Marlborough	137,900 00	1,232 88	24 66
		$26,749,778 12	$160,871 24	$3,217 39
LONDON AND LANCASHIRE FIRE INSURANCE CO.	Liverpool, Eng.			
Appleton, Z. A.	Rockport	$4,250 00	$60 75	$1 21
Ballard, E. O.	Marlborough	62,950 00	810 87	16 22
Barton, S. R., & Co.	Webster	35,350 00	364 45	7 29
Bird, H.	Cambridge	93,625 00	1,211 07	24 22
Briggs, Andrew S.	Taunton	11,000 00	107 50	2 15
Brown, Benjamin F.	Charlestown	7,500 00	161 25	3 22
Carter, B. F., & Co.	Newburyport	8,746 00	111 50	2 23
Coburn, George W., & Son *	Lowell	27,450 00	344 12	6 88
Conn, George H.	Woburn	115,017 00	1,123 82	22 48
Currier, Aug. N.	Worcester	198,655 00	1,758 67	35 17
Edwards, J., & Co.	Lawrence	111,225 00	1,340 40	26 81
Esty, Frederick M.	South Framingham	20,650 00	175 55	3 51
Foster & Scull	Boston	3,821,845 97	26,069 17	521 38
Frankle, Jones	Haverhill	56,250 00	476 00	9 52
Gordon, William R.	Beverly	30,500 00	346 10	6 92
Gould, Jesse, & Son	Chelsea	25,682 87	380 13	7 60
Grinnell, L., & Son	New Bedford	120,900 00	1,130 60	22 61
Hayward, S. A., & Co.	Brockton	113,800 00	1,310 45	26 21
Judd, C. C.	Holyoke	161,612 50	1,500 89	30 02
Liffler, Charles	Boston Highlands	85,142 37	862 33	17 25

Lockey & Allison	Fitchburg	70,619 00	1,075 02	21 50
Lockey, John M.	Fitchburg	7,500 00	68 92	1 38
Northey, William	Salem	190,850 00	1,253 29	25 07
Slade, John P., & Son	Fall River	114,417 00	994 71	19 89
Stevenson, J. M.	Pittsfield	67,125 00	808 53	16 17
Whitaker, C. F.	North Adams	75,645 00	783 53	15 67
Whitmore, James C.	East Boston	49,912 50	469 53	9 39
Williams, G. D.	Greenfield	10,550 00	104 00	2 08
Williamson, R. J. & C. C.	Webster	29,950 00	274 78	5 49
		$5,728,720 21	$45,477 93	$909 54
LONDON ASSURANCE CORPORATION	London, Eng.			
Adams, J. Fred	Haverhill	$49,900 00	$358 12	$7 16
Barnes, William †	Marlborough	14,800 00	169 00	3 38
Brown, Henry A.	Salem	143,645 00	1,346 13	26 92
Chase, William E.	Newburyport	156,700 00	1,473 50	29 47
Cook, Samuel H.	New Bedford	72,925 00	653 25	13 06
Currier, Aug. N.	Worcester	391,013 00	3,360 20	67 20
D'Evelyn, John S.	Lowell	97,939 00	801 50	16 03
Edwards, John, & Co.	Lawrence	91,700 00	766 92	15 34
Fullerton, Charles D., & Co.	Brockton	69,025 00	632 53	12 65
Hinckley, J. W.	Taunton	17,525 00	209 34	4 19
Howe, Samuel E.	Pittsfield	36,508 00	329 90	6 60
Hunt & Hamilton	Athol	29,350 00	331 33	6 63
Jackson, E. T., & Co.	Taunton	51,034 00	485 08	9 70
Judd, F. A.	Springfield	131,500 00	1,196 41	23 93
Lockey & Allison	Fitchburg	80,725 66	921 19	18 42
Lockey, John M.	Fitchburg	28,758 00	296 10	5 92
Mellen & Stafford	Fall River	16,250 00	141 62	2 83
Mellen & Wilson	Fall River	32,200 00	313 09	6 26

* Agency from April 1.

† Agency commenced May 25, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Morissey, J., & Son	Plymouth	$6,850 00	$86 25	$1 72
Munn, John B.	Holyoke	79,450 00	650 36	13 01
Peck & Pierce	Northampton	36,025 00	358 56	7 17
Pierce, Chauncey H.	Northampton	144,742 50	1,408 30	28 17
Read, Elijah R.	Attleborough	36,910 00	421 99	8 44
Reed, T. Frank, & Co.	Boston	6,241,217 33	29,197 57	583 95
Robinson, R. B.	Westfield	54,250 00	455 59	9 11
Washburn, W. N.	Greenfield	29,500 00	273 75	5 47
Whitaker, C. F.	North Adams	23,500 00	133 12	2 66
		$8,163,942 49	$46,770 70	$935 39
LORILLARD INSURANCE COMPANY	New York, N.Y.			
Appleton, Samuel	Boston	$833,777 00	$4,607 61	$92 15
Cardell & Cushing *	Lowell	49,012 00	534 89	10 70
Cardell, E. L., & Co.	Lowell	124,850 00	1,039 03	20 78
Eldred, E., & Co.	Worcester	183,565 00	1,387 92	27 76
Fuller, W. A., & Co.	Springfield	79,644 00	791 29	15 83
Hovey & Fenno †	Boston	328,183 00	1,811 72	36 23
Lincoln, William, & Co.	Warren	10,200 00	148 25	2 96
Spring, John F.	Greenfield	35,200 00	402 25	8 04
Whitaker, C. F.	North Adams	119,273 00	1,489 26	29 79
		$1,763,704 00	$12,212 22	$244 24
MANHATTAN FIRE INSURANCE COMPANY	New York, N.Y.			
Baker, Ezra	Lynn	$100,650 00	$1,253 96	$25 07
Bush, A. L.	Westfield	17,700 00	266 33	5 33
Chapin & Williams	Greenfield	55,086 67	625 87	12 52
Dunham & Wilson	Pittsfield	47,975 00	565 65	11 31

Frankle, Jones	Haverhill	66,750 00	644 50	12 89
Hunt, George F.	Lowell	43,875 00	404 17	8 08
Judd, C. C.	Holyoke	97,767 50	1,147 27	22 95
Judd, F. A.	Springfield	138,315 00	1,655 94	33 12
Lincoln, William, & Co.	Warren	196,809 00	2,090 23	41 80
Munroe, A. C.	Worcester	225,476 00	2,372 21	47 44
Slade, A. K., jun.	Fall River	76,212 06	791 08	15 82
Stearns Brothers	Boston	2,860,895 62	20,915 65	418 31
Tyler, Edward D.	North Adams	111,305 00	1,073 73	21 47
Van Campen, Hiram	New Bedford	15,650 00	285 03	5 70
Wilson & Parker	Pittsfield	20,275 59	261 13	5 22
		$4,074,742 44	$34,352 75	$687 03
MANUFACTURERS' AND BUILDERS' FIRE INS. CO.	New York, N.Y.			
Baker, Ezra	Lynn	$4,200 00	$45 26	$0 91
Baker, William	Fitchburg	412 50	6 18	12
Bowen, Hosea B.	South Boston	1,125 00	9 25	18
Brainard, J C.	Amherst	5,450 00	52 22	1 04
Brown & Terry ‡	Hyde Park	1,750 00	17 50	35
Chace & Shaw	Fall River	8,000 00	31 43	63
Coburn, Charles	Lowell	3,625 00	42 83	86
Daniels, George P.	Salem	6,425 00	72 65	1 45
Day, Henry A.	Hyde Park	4,000 00	61 56	1 23
Edwards, J., & Co ‡	Lawrence	1,250 00	17 50	35
Hastings, W. B., & Co.	East Cambridge	2,750 00	31 56	63
Holmes, J. W.	Springfield	40,037 75	312 83	6 25
McCann, J. A., & Co.	Chelsea	490 00	9 40	19
Munn, John B	Holyoke	1,125 00	12 54	25
Packard, S. Franklin	Brockton	2,535 00	29 34	59
Page, Henry H.	Boston	2,000 00	15 75	32

* Firm dissolved Jan. 1, 1880.

† For August, September, and October, 1880.

‡ For one month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Pierce, Chauncey H.	Northampton	$2,425 00	$25 37	$0 50
Richardson, H. W.	Pittsfield	6,112 50	44 18	88
Stearns Brothers	Boston	506,900 31	2,198 21	43 96
Townsend, James	East Boston	475 00	6 75	13
Viles, Daniel F.	Waltham	675 00	6 75	14
Wood, Benjamin L., jun.	Taunton	1,500 00	11 93	24
		$603,263 06	$3,060 99	$61 20
MANUFACTURERS' INSURANCE COMPANY	Newark, N.J.			
Adams, Edward F.	Haverhill	$6,000 00	$48 20	$0 96
Boardman, C. H.	Lynn	40,740 00	482 85	9 66
Cardell & Cushing *	Lowell	6,000 00	68 12	1 36
Cardell, E. L., & Co.	Lowell	16,650 00	334 40	6 69
Cheever & Lee	Manchester	11,900 00	159 25	3 18
Clark, Curtis, & Milton	Boston	558,699 33	5,941 40	118 83
Crowell, John F.	Worcester	58,300 00	854 25	17 08
Daniels, George P.	Salem	29,105 00	358 94	7 18
Howard, H. P.	Fall River	35,175 00	260 90	5 22
Miller, George F.	North Adams	18,212 50	268 14	5 36
		$780,781 83	$8,776 45	$175 52
MERCANTILE INSURANCE COMPANY	Cleveland, O.			
Vinton, Hammond	Boston	$1,281,013 00	$9,624 74	$192 49
MERCANTILE FIRE INSURANCE COMPANY	New York, N.Y.			
Hutchings, William V.	Boston	$318,850 00	$996 56	$19 93

MERCHANTS' INSURANCE COMPANY	New York, N.Y.			
Darling, H. E.	Boston	$92,392 50	$567 95	$11 36
Walley & Hardy	Boston	253,600 00	1,468 16	29 36
Walley, Edward	Boston	167,296 00	960 94	19 22
		$513,288 50	$2,997 05	$59 94
MERCHANTS' INSURANCE COMPANY	Newark, N.J.			
Brewster, William H., jun.	Newburyport	$40,492 00	$431 60	$8 63
Bush, A. L.	Westfield	23,200 00	241 50	4 83
Cardell & Cushing *	Lowell	11,980 00	146 90	2 94
Cardell, E. L., & Co.	Lowell	950 00	3 99	08
Currier, Aug. N.	Worcester	135,050 00	1,263 14	25 26
Fullerton, Charles D., & Co.	Brockton	28,900 00	299 75	5 99
Howe, Samuel E.	Pittsfield	6,000 00	50 00	1 00
Johnson, Thomas H.	Salem	66,975 00	833 56	16 67
Johnson, William F.	Lynn	52,100 00	455 07	9 10
Kendall, Isaac B.	Charlestown	67,180 00	485 54	9 71
King & Pratt	Greenfield	14,300 00	134 60	2 69
Munn, John B.	Holyoke	64,075 00	447 70	8 95
Norwood, J. K.	Lawrence	84,833 33	870 63	17 41
Pierce, Chauncey H.	Northampton	21,000 00	270 00	5 40
Spaulding, L. V.	Haverhill	26,300 00	302 50	6 05
Stone, Emerson	Spencer	17,233 00	178 25	3 56
Stone, Samuel H., jun.	Beverly	8,500 00	76 80	1 54
Tucke, E. M.	Lowell	47,100 00	418 88	8 38
Warriner, S. C.	Springfield	58,850 00	581 78	11 64
Wass & Everett †	Boston	1,150,070 95	8,366 35	167 33
Wass, Robert H. ‡	Boston	727,486 58	5,465 67	109 31
Whitaker, C. F.	North Adams	20,025 00	247 93	4 96
		$2,672,600 86	$21,572 14	$431 43

* Firm dissolved Jan. 1, 1880.

† From March 1, 1880.

‡ From Nov. 1, 1879, to Feb. 29, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
MERCHANTS' INSURANCE COMPANY	Providence, R.I.			
Barton, S. R , & Co.	Webster	$40,245 00	$453 66	$9 07
Chadwick, William P.	Edgartown	7,600 00	95 13	1 90
Chaffee, J. C.	Lee	23,400 00	286 75	5 73
Colby, W. R., & Co.	Salem	92,675 00	1,191 60	23 83
Dunham & Wilson	Pittsfield	24,245 00	180 79	3 62
Eddy, Peleg E.	Boston	1,548,055 00	16,711 50	334 23
Elliott, George M.	Lowell	2,200 00	23 00	46
Fisher, M. M.	Medway	24,950 00	285 40	5 71
Haskell, H. C. L.	Gloucester	33,325 00	422 21	8 44
Holbrook, Leander	Milford	27,533 00	258 47	5 17
Hunt & Hamilton	Athol	2,500 00	31 25	62
Judd, F. A.	Springfield	92,760 00	846 66	16 93
Kendall, George E	Worcester	117,425 00	1,251 42	25 03
Lincoln, William, & Co.	Warren	114,688 00	984 87	19 70
Mansfield, William	Canton	2,000 00	30 00	60
Parks, Loren C.	Worcester	47,645 00	485 42	9 71
Reed & Brother	Boston	13,970 00	174 97	3 50
Remington, J. A.	Fall River	122,340 11	1,142 65	22 85
Silsbee & Pickford	Lynn	113,650 00	1,519 68	30 39
Swain, Joseph B.	Nantucket	21,150 55	213 50	4 27
Swan, A. D.	Lawrence	97,710 00	922 39	18 45
Tillinghast & Alden	New Bedford	36,550 00	458 74	9 17
Tyler, Edward D.	North Adams	60,425 00	421 91	8 44
Walker, Oliver	Northampton	52,897 22	578 39	11 57
Whitney, Milton B.	Westfield	26,800 00	296 12	5 92
Williams, S. A.	Taunton	4,150 00	74 40	1 49
Williamson, R. J. & C. C.	Webster	10,250 00	155 00	3 10

Wilson & Parker	Pittsfield	2,000 00	32 00	64
		$2,763,138 88	$29,527 88	$590 54
MERIDEN FIRE INSURANCE COMPANY	Meriden, Conn.			
Abbott, H. E.*	Brookline	$9,100 00	$57 44	$1 15
Briggs, George H.	Amesbury	29,275 00	506 52	10 13
Burnham, Edward	Cambridge	68,115 00	611 47	12 23
Bush, A. L.	Westfield	18,250 00	253 13	5 06
Coburn, George W., & Son	Lowell	51,758 00	611 02	12 22
Conn, George H.	Woburn	79,423 00	856 83	17 14
Dunham & Wilson	Pittsfield	30,128 00	327 24	6 54
Edwards, J., & Co.	Lawrence	66,295 00	713 54	14 27
Fay, Heman S.	Marlborough	6,900 00	60 75	1 21
Follansbee, H. L.	Gloucester	16,375 00	164 79	3 29
Fowler & Kendall	Salem	31,835 00	410 46	8 21
Goodell, W. S.	Haverhill	45,215 00	529 67	10 59
Greene, William S.	Fall River	96,990 00	1,066 96	21 34
Johnson, William F.	Lynn	61,592 00	703 61	14 07
Judd, C. C.	Holyoke	84,005 00	820 33	16 41
Kendall, George E.	Worcester	64,545 00	853 35	17 06
Lincoln, William, & Co.	Warren	59,429 00	655 36	13 11
Lockey & Allison	Fitchburg	50,047 00	657 57	13 15
Merriam, C. A.	Chelsea	132,065 00	1,013 26	20 27
Pendergast, George H.	Charlestown	169,640 00	1,718 75	34 37
Reed & Brother	Boston	1,290,175 00	9,244 52	184 89
Spring, John F.	Greenfield	48,750 00	607 45	12 15
Thomas, E. A.	Amherst	22,425 00	204 20	4 08
Tillinghast & Alden	New Bedford	34,225 00	394 04	7 88
Turner, John M.	Northampton	42,200 00	500 63	10 01

* Agency closed June 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Wilson & Parker	Pittsfield	$4,630 00	$71 78	$1 44
Wood, Benjamin L., jun.	Taunton	41,783 00	582 90	11 66
		$2,655,170 00	$24,197 57	$483 93
MÉTROPOLE INSURANCE COMPANY	Paris, France.			
Boardman & Earp	Lynn	$195,608 00	$1,903 02	$38 06
Carter, B. F., & Co.	Newburyport	54,015 00	404 42	8 09
Chaffee, J. C.	Lee	2,000 00	17 50	35
Church, Henry C.	Lowell	129,475 00	1,426 32	28 53
Clark, W. E.	Framingham	48,680 00	569 54	11 39
Edwards, J., & Co.	Lawrence	63,478 00	794 58	15 89
Fisher, Frederick L.	Medway	55,675 00	706 78	14 14
Frankle, Jones	Haverhill	68,350 00	500 50	10 01
Fullerton, C. D., & Co.	Brockton	52,725 00	681 75	13 63
Hall, John T.*	Plymouth	1,500 00	15 00	30
Hastings, W. B., & Co.	East Cambridge	359,859 50	4,602 74	92 05
Holmes, Joseph W.	Springfield	327,692 00	2,962 75	59 25
Lincoln, William, & Co.	Warren	314,265 00	3,706 38	74 13
Lockey & Allison	Fitchburg	65,425 00	839 11	16 78
Macintire, S. A.	Salem	3,000 00	37 50	75
Munroe, A. C.	Worcester	223,325 00	2,380 31	47 63
Paige, John C.	Boston	10,534,855 13	58,479 06	1,169 58
Peck & Pierce	Northampton	14,800 00	166 75	3 33
Pierce, Chauncey H.	Northampton	49,950 00	527 16	10 54
Slade, John P., & Son	Fall River	216,575 00	1,889 38	37 79
Stevenson, John M.	Pittsfield	89,588 63	989 64	19 79
Tillinghast & Alden	New Bedford	7,200 00	150 50	3 01

Westgate, H. H.	Boston	120,350 00	998 01	19 96
Whitaker, C. F.	North Adams	197,785 00	2,457 26	49 15
Williams, S. A.	Taunton	70,895 00	549 23	10 98
		$13,267,071 26	$87,755 19	$1,755 11
Metropolitain Plate Glass Insurance Co.	**New York, N.Y.**			
Bean, Jacob	Boston	$177,684 12	$5,375 65	$107 51
Judd, F. A.	Springfield	2,270 35	72 44	1 45
Remington, J. A.	Fall River	520 80	15 62	31
Usher, Leonard B.	Lynn	6,991 03	215 92	4 32
		$187,466 30	$5,679 63	$113 59
National Fire Insurance Company	**Baltimore, Md.**			
Adams, Joseph S.	Framingham	$4,300 00	$45 65	$0 91
Bacheller & Jenkins	Lynn	55,050 00	619 13	12 38
Baker & Coolidge	Boston	329,549 00	2,959 33	59 19
Baker, Henry N., & Co.	Boston	374,043 00	3,767 54	75 35
Coleman, M. O. T., & Co.	Westfield	17,100 00	92 25	1 84
Dunham & Wilson	Pittsfield	5,000 00	76 25	1 52
Ellison, Baker, & Coolidge †	Boston	226,095 00	1,551 67	31 03
Greene, William S.	Fall River	22,100 00	204 00	4 08
Grinnell, L., & Son	New Bedford	6,550 00	96 42	1 93
Hunt, George F.‡	Lowell	10,100 00	127 00	2 54
Lincoln, William, & Co.	Warren	69,317 00	516 31	10 33
Lockey & Allison	Fitchburg	9,300 00	99 00	1 98
Miller, George F.§	North Adams	44,776 66	402 71	8 05
Parker, George G.	Milford	42,875 00	401 50	8 03
Pierce, Chauncey H.	Northampton	18,050 00	171 12	3 42

* From October, 1880. † From Aug. 1, 1880. ‡ From May, 1880. § From April 12, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Puffer, H. M.	Shelburne Falls	$22,650 00	$215 62	$4 31
Puffer, Loring W.	Brockton	24,900 00	245 25	4 90
Tatman, R. James	Worcester	109,184 50	1,107 25	22 14
Underwood, George E.	Ayer	14,500 00	111 00	2 22
Warriner, S. C.	Springfield	66,410 00	770 19	15 40
Wood, Benjamin L., jun.*	Taunton	13,990 00	196 73	3 93
		$1,485,840 16	$13,775 92	$275 48
NATIONAL FIRE INSURANCE COMPANY	Hartford, Conn.			
Briggs, Andrew S.	Taunton	$56,539 00	$557 21	$11 14
Church, H. C.	Lowell	102,450 00	1,151 02	23 02
Dunham & Wilson	Pittsfield	56,875 00	506 47	10 13
Fowler & Kendall	Salem	86,266 66	1,105 13	22 10
Goodell, W. S.	Haverhill	59,550 00	617 16	12 34
Hovey & Fenno	Boston	1,621,876 00	8,063 09	161 26
Johnson, William F.	Lynn	82,875 00	795 22	15 90
Kendall, George E.	Worcester	207,645 00	2,005 70	40 11
Lowe, Lewis G.	Bridgewater	3,600 00	38 75	77
Lyons, Samuel J.	Greenfield	24,732 14	260 60	5 21
Mack, A. E.	Lawrence	68,380 00	585 00	11 70
Packard, S. Franklin	Brockton	43,050 00	476 12	9 52
Reed, E. M.	Mansfield	25,200 00	292 00	5 84
Richardson, O. P., jun.	Attleborough	12,566 00	142 38	2 85
Robinson, R. B.	Westfield	25,817 00	223 75	4 47
Sawyer, John S.	Cambridge	29,375 00	441 60	8 83
Shepard, J. M., jun., & Co.	Fall River	97,359 00	731 78	14 64
Stevens, Charles G., & Son	Clinton	8,500 00	130 00	2 60
Thomas, E. A.	Amherst	23,975 00	194 25	3 88

Tillinghast & Alden	New Bedford	$39,150 00	$404 38	$8 09
Tyler, Edward D.	North Adams	29,250 00	211 94	4 24
Underwood, Porter	Holyoke	35,800 00	295 95	5 92
Upton & Willis	Fitchburg	31,200 00	326 87	6 54
Viles, Daniel F.	Waltham	36,150 00	397 75	7 95
Walker, Oliver	Northampton	97,050 00	888 01	17 76
Warriner, S. C.	Springfield	79,975 00	833 37	16 67
Wellington, H. H.	Adams	57,025 00	601 88	12 04
Wilson & Parker	Pittsfield	16,833 34	152 42	3 05
		$3,059,064 14	$22,429 80	$448 57
NATIONAL FIRE INSURANCE COMPANY	New York, N.Y.			
Boardman, C. H.	Lynn	$76,875 00	$839 17	$16 78
Hollis & Snow	Boston	1,426,414 00	10,223 54	204 47
Kennedy, Thomas C.	East Boston	65,950 00	514 98	10 30
		$1,569,239 00	$11,577 69	$231 55
NEWARK CITY INSURANCE COMPANY	Newark, N.J.			
Lockey & Allison	Fitchburg	$24,184 00	$344 53	$6 89
Swords, James	Boston	731,955 50	6,821 02	136 42
		$756,139 50	$7,165 55	$143 31
NEWARK FIRE INSURANCE COMPANY	Newark, N.J.			
Adams, Edward F.	Haverhill	$1,500 00	$22 50	$0 45
Bacheller & Jenkins	Lynn	56,060 00	573 25	11 46
Barton, S. R., & Co.	Webster	11,500 00	159 61	3 19
Chaffee, J. C.	Lee	21,583 33	325 91	6 52
Coburn, Charles	Lowell	20,680 00	248 12	4 96
Coolidge, Augustus	Worcester	13,900 00	147 63	2 95
Dudley, Charles R.	Monson	5,200 00	57 30	1 14
Follansbee, H. L.	Gloucester	11,050 00	151 48	3 02

* From April 1, 1880.

NAME OF COMPANY AND AGENTS.	Locaton and Residence.	Amount Insured.	Premiums Received.	Tax.
Fowler & Kendall	Salem	$25,275 00	$202 50	$4 05
Gould, Jesse, & Son	Chelsea	37,976 87	509 62	10 19
Greenwood, S. A.	Winchendon	16,916 66	327 85	6 55
Hastings, W. B., & Co.	East Cambridge	1,000 00	15 00	30
Howland, S. D.	Fall River	8,000 00	125 50	2 51
Lockey & Allison	Fitchburg	39,447 00	671 56	13 43
Miller, George F.	North Adams	18,916 66	198 69	3 97
Parker, F. S.	Pittsfield	21,550 00	176 57	3 53
Parker, James O.	Methuen	12,400 00	142 65	2 85
Parkhurst, C. S.	Springfield	38,900 00	421 87	8 44
Pope & Wheeler	South Boston	10,500 00	120 04	2 40
Pope, Richard	Boston	986,428 90	7,668 30	153 37
Sproat, Charles W.	Taunton	25,700 00	359 25	7 18
Turner, John M.	Northampton	27,475 00	293 06	5 86
Van Campen, Hiram	New Bedford	17,500 00	208 50	4 17
Williamson, R. J. & C. C.	Webster	5,000 00	35 00	70
		$1,434,459 42	$13,161 76	$263 19
NEW HAMPSHIRE FIRE INSURANCE COMPANY	Manchester, N.H.			
Albro, J. G.	North Attleborough	$5,500 00	$56 00	$1 12
Almy, Charles	New Bedford	205,191 33⅓	1,349 31	26 99
Barnes, D. H.	Winchendon	13,450 00	96 00	1 92
Boardman, Charles H.	Lynn	180,430 00	1,990 19	39 80
Briggs, George H.	Amesbury	106,800 00	1,320 90	26 42
Brown, Benjamin F.	Charlestown	114,884 00	1,323 18	26 46
Carleton, W. A.	Fitchburg	6,500 00	82 50	1 65
Carpenter, Robert W.	Foxborough	1,100 00	17 00	34
Coburn, George W., & Son	Lowell	132,810 00	1,259 97	25 20

Collins, Thomas C.	Middleborough	16,525 00	304 09	6 08
Craig & Bemis *	Spencer	21,100 00	275 10	5 50
Dame, John T.	Clinton	1,500 00	3 75	07
Davis, James F.	Barre	22,750 00	231 08	4 62
Esty, F. M.	South Framingham	10,725 00	153 14	3 06
Faunce, Sewall A.	Boston	1,605,376 00	10,789 28	215 79
Fay, Heman S.	Marlborough	18,070 00	211 64	4 23
Frankle, Jones	Haverhill	54,100 00	631 12	12 62
Fullerton, Charles D., & Co.	Brockton	28,200 00	415 05	8 30
Greene, William S.	Fall River	121,436 68	1,447 89	28 96
Hinckley, Joseph W.	Taunton	28,720 00	417 07	8 34
Howe, Samuel E.	Pittsfield	3,000 00	30 00	60
Jackson, E. T., & Co.	Taunton	64,283 50	729 79	14 60
Johnson, Thomas H.	Salem	87,800 00	1,212 58	24 25
Kendall, George E.	Worcester	13,200 00	212 15	4 24
Lockey & Allison	Fitchburg	6,000 00	54 50	1 09
Lockey, John M.	Fitchburg	33,275 00	331 85	6 64
Munn, John B.	Holyoke	32,800 00	242 87	4 86
Parker, George G.	Milford	62,900 00	778 82	15 58
Parker, James O.	Methuen	58,335 00	669 57	13 39
Parks, L. C.	Worcester	240,307 00	927 70	18 55
Peck & Pierce	Northampton	22,750 00	200 53	4 01
Pierce, Chauncey H.	Northampton	79,330 00	1,019 56	20 39
Preston, N. W.	East Douglas	2,900 00	48 75	97
Reed, E. M.	Mansfield	36,400 00	432 80	8 66
Richardson, O. P., jun.	Attleborough	–	40 00	80
Smith, Henry A.	Stoneham	23,225 00	237 81	4 76
Smith, Jonathan *	Clinton	1,475 00	20 56	41
Swift, Reuben W. †	Provincetown	7,000 00	100 00	2 00
Thomas, Edward A.	Amherst	18,875 00	304 21	6 08

* From March, 1880.

† To July 25, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Underwood, George E.	Ayer	$214,945 00	$2,205 27	$44 11
Viles, Daniel E.	Waltham	29,100 00	376 37	7 52
Warriner, S. C.	Springfield	270,375 00	2,751 82	55 03
Whitney & Dunbar	Westfield	18,750 00	153 85	3 08
Young, William B.	Newton	77,475 00	804 47	16 09
		$4,099,668 51⅓	$36,260 09	$725 18
NEW YORK AND BOSTON INSURANCE COMPANY,	New York, N.Y.			
Appleton, Samuel	Boston	$603,978 00	$4,136 46	$82 73
NEW YORK BOWERY FIRE INSURANCE CO.	New York, N.Y.			
Adams, Edward F.	Haverhill	$2,500 00	$15 00	$0 30
Bennett, M., jun.	Hartford, Conn.	–	111 87	2 24
Cheppu & Brown	Boston	1,838,054 50	12,110 78	242 21
Durfee, Charles	Fall River	18,900 00	169 45	3 39
Eldred, E., & Co.*	Worcester	96,350 00	953 13	19 06
Gale & Ford	Boston	–	5 00	10
Johnson, William F.†	Lynn	48,750 00	575 56	11 51
Judd, F. A.	Springfield	42,750 00	308 06	6 16
Pierce, Chauncey H.	Northampton	3,500 00	28 75	57
Van Campen, H.‡	New Bedford	5,750 00	72 97	1 46
Wood, Benjamin L., jun §	Taunton	8,300 00	105 75	2 11
		$2,064,854 50	$14,456 32	$289 11
NEW YORK CITY INSURANCE COMPANY	New York, N.Y.			
Adams, Edward F.	Haverhill	$16,100 00	$133 50	$2 67
Boardman & Earp	Lynn	42,850 00	505 03	10 10

Coleman, M. O. T., & Co.	Westfield	12,500 00	122 47	2 45
Collins, Thomas C.	Middleborough	8,150 00	82 60	1 65
Conn, George H.	Woburn	39,415 00	290 68	5 81
Elliott, George M.	Lowell	15,750 00	140 97	2 82
Grant, Charles E.	Worcester	153,900 00	1,675 07	33 50
Greene, William S.	Fall River	48,303 00	477 34	9 55
Jordan & Co.	Weymouth	42,635 00	527 29	10 55
Judd, C. C.	Holyoke	11,500 00	127 80	2 56
Judd, F. A.	Springfield	97,150 00	979 44	19 59
Lincoln, William, & Co.	Warren	76,462 00	799 24	15 98
Parker, F. S.	Pittsfield	41,817 50	399 61	7 99
Plimpton, M. F.	Fitchburg	14,850 00	207 25	4 15
Stone, Samuel H., jun.	Beverly	3,025 00	30 00	60
Tracy, Carlos C.	Northampton	32,300 00	268 76	5 38
Van Campen, H.	New Bedford	40,275 00	492 44	9 85
Viles, Daniel F.	Waltham	19,350 00	242 25	4 84
Westgate, H. H.	Boston	982,965 36	8,872 50	177 45
Woodbury, A. H.‖	Hopkinton	2,900 00	28 00	56
		$1,702,197 86	$16,402 24	$328 05
NIAGARA FIRE INSURANCE COMPANY	New York, N.Y.			
Alford, Arthur S.¶	North Adams	$18,500 00	$162 75	$3 25
Appleton, Z. A.	Rockport	22,150 00	269 32	5 39
Barrows, R. S.**	Jamaica Plain	54,708 36	611 92	12 24
Beer, Enoch H.	North Adams	5,500 00	26 50	53
Bird, H.††	Cambridge	77,775 00	959 08	19 18
Bradway, M., & Son	Monson	37,000 00	265 83	5 32
Brewster, William H., jun.	Newburyport	13,600 00	118 75	2 37
Briggs, Andrew S.	Taunton	11,950 00	135 14	2 70
Briggs, George H.	Amesbury	54,125 00	706 27	14 12

* From June 20, 1880.
‖ From Oct. 19, 1880.
† Commenced July 1, 1880.
¶ Agency commenced Jan. 30, 1880.
‡ Commenced in September.
** From June, 1880.
§ From Aug. 19, 1880.
†† From May 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Crane, W. C.	Somerville	$46,900 00	$403 38	$8 07
Fisher, Fred L.	Medway	26,375 00	288 77	5 78
Follansbee, H. L.	Gloucester	73,425 00	743 12	14 86
Foster, Nathaniel, jun.	Boston	2,110,771 00	10,040 52	200 81
Fowler & Kendall	Salem	74,750 00	813 59	16 27
Goodell, W. S.	Haverhill	38,250 00	363 80	7 28
Hayward, S. A., & Co.	Brockton	19,400 00	226 17	4 52
Hellyar, Samuel H.	Palmer	91,524 00	975 22	19 50
Howe, Samuel E.	Pittsfield	42,250 00	400 96	8 02
Judd, Charles C.*	Holyoke	26,500 00	224 42	4 49
Ladd Brothers & Co.	Springfield	157,963 00	1,248 81	24 98
Lane, Otis	Ware	14,550 00	132 25	2 64
Leighton, Royal B.	Melrose	29,350 00	242 95	4 86
Lincoln, William, & Son	Brookline	24,500 00	184 75	3 69
Maynard, S. B.	Marlborough	3,600 00	83 65	1 67
Meserve, Clement	Hopkinton	9,930 00	202 90	4 05
Norman, J. S.	Boston	36,850 00	239 32	4 79
Osgood & Perry	Lowell	81,941 67	669 62	13 39
Peck & Pierce	Northampton	500 00	3 75	07
Pendergast, George H.	Charlestown	37,700 00	311 60	6 23
Porter, Samuel	Beverly	43,525 00	582 51	11 65
Pratt, William E.	Greenfield	1,335 00	10 00	20
Robinson, R. B.	Westfield	38,500 00	342 57	6 85
Silsbee & Pickford	Lynn	52,250 00	546 44	10 93
Slade, John P., & Son	Fall River	158,000 00	979 75	19 59
Stannard, J. H.	Lawrence	62,720 00	766 19	15 32
Tillinghast & Alden	New Bedford	93,350 00	968 07	19 36
Walker, Oliver	Northampton	63,350 00	594 72	11 89

Washburn, J. D.	Worcester	226,321 00	2,623 08	52 46
Webber, J. H.	Cambridgeport	9,650 00	111 75	2 23
Wetherbee & Nutter†	Brighton	77,880 00	892 50	17 85
Whitney, E. C.	Marlborough	48,410 00	156 70	3 13
Wright & Siggens	Great Barrington	39,026 50	411 67	8 23
		$4,156,655 53	$30,041 06	$600 76
North British and Mercantile Ins. Co.	London and Edinburgh, G. Britain.			
Adams, Coleman S.	Framingham	$13,500 00	$156 75	$3 13
Barton, S. R., & Co.	Webster	71,850 00	705 05	14 10
Bradway, M., & Son	Monson	31,775 00	453 98	9 08
Brown, Benjamin F.	Charlestown	38,675 00	443 95	8 88
Brown, I. J.	Hyde Park	141,400 00	1,300 39	26 01
Burge, Lorenzo	Waltham	77,254 00	772 31	15 45
Cannell, J. H.	Everett	108,900 00	774 66	15 49
Chaffee, J. C.	Lee	12,200 00	241 25	4 82
Cheppu & Brown	Concord	25,500 00	298 00	5 96
Church, H. C.	Lowell	170,825 00	1,884 92	37 70
Colby, W. R., & Co.	Salem	213,420 00	2,226 28	44 53
Collins, Thomas C.	Middleborough	8,000 00	76 25	1 52
Crane, Wesley C.	Somerville	69,950 00	500 08	10 00
Davis, James F.	Barre	20,600 00	215 25	4 30
Dunham & Wilson	Pittsfield	77,325 00	674 06	13 48
Ferry, Lewis M.	Chicopee	30,850 00	307 05	6 14
Fisher, M. M.	Medway	94,295 00	832 09	16 64
Fiske, George B.	Holliston	60,064 00	573 24	11 46
Francis, L. M.	Hinsdale	7,625 00	106 50	2 13
Goodell, W. S.	Haverhill	110,277 00	1,095 38	21 91
Green, Darius A.	Medford	14,180 00	202 10	4 04

* Agency established Aug. 1, 1880.

† Since May 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hall, John T.	Plymouth	$86,130 00	$972 60	$19 45
Hastings, W. B., & Co.	East Cambridge	518,943 12	4,867 62	97 35
Hellyar, Samuel H.	Palmer	12,600 00	129 50	2 59
Hobart, Caleb	Bridgewater	7,300 00	103 00	2 06
Howland, F. P., & Sons	Abington	60,125 00	686 73	13 73
Hyde, James F. C.	Newton	50,050 00	340 15	6 80
Jennings, Albert	Wellesley	25,500 00	313 75	6 27
Johnson, R. B.	Holyoke	131,750 00	1,170 88	23 42
Ladd Brothers & Co.	Springfield	387,169 50	3,003 75	60 07
Leighton, R. B.	Melrose	102,550 00	742 76	14 86
Leonard & Lyman *	Westfield	8,300 00	91 74	1 83
Lincoln, William, & Son	Brookline	21,500 00	185 75	3 71
Lockey & Allison	Fitchburg	122,553 00	1,260 26	25 21
Lockey, John M.	Fitchburg	34,100 00	400 31	8 01
Lyman, Herbert †	Westfield	52,920 00	401 78	8 04
Lyons, Samuel J.	Greenfield	34,207 14	347 01	6 94
Merriam, C. A.	Chelsea	103,370 00	960 70	19 21
Parker, George G.	Milford	37,550 00	437 16	8 74
Parker, James O.	Methuen	174,910 00	1,577 86	31 56
Paul, Abram C.	Stoughton	25,250 00	303 00	6 06
Phillips, Elisha M.	Southbridge	60,350 00	635 24	12 70
Piper & Sawyer	Newburyport	82,000 00	660 55	13 21
Porter, B. T. H.	Woburn	60,374 33⅓	770 77	15 42
Porter, Charles H.	Quincy	42,850 00	403 60	8 07
Porter, John W.	Boston	5,801,648 00	30,936 47	618 73
Porter, Samuel	Beverly	42,350 00	500 76	10 01
Puffer, Loring W.	Brockton	58,050 00	554 22	11 08
Richardson, O. P., jun.	Attleborough	44,427 00	447 50	8 95

Robbins, Samuel P.	Warren	40,033 00	377 17	7 54
Selkirk, A. W.	Great Barrington	28,600 00	302 38	6 05
Shepard, J. M., jun., & Co.	Fall River	758,214 00	1,820 10	36 40
Silsbee & Pickford	Lynn	130,475 00	1,404 66	28 09
Smith & Skerry	North Brookfield	34,325 00	360 10	7 20
Sprague, Phineas	Malden	74,925 00	719 69	14 39
Stevens, Charles G., & Son	Clinton	23,660 00	346 99	6 94
Stratton, Daniel W.	Hudson	25,650 00	279 57	5 59
Taylor, George W.	Lexington	22,850 00	292 00	5 84
Tillinghast & Alden	New Bedford	263,985 00	1,746 43	34 93
Underhay, John	Holbrook	13,000 00	147 75	2 95
Underwood, George E.	Ayer	205,839 00	1,870 64	37 41
Upton, Daniel	Adams	19,550 00	245 51	4 91
Walker, Oliver	Northampton	110,350 00	1,044 37	20 89
Washburn, J. D.	Worcester	597,321 00	6,061 26	121 23
Wetherbee & Nutter	Brighton	34,970 00	481 45	9 63
Whitaker, C. F.	North Adams	75,751 00	837 23	16 74
Whitney, E. C.	Marlborough	56,000 00	534 64	10 69
Williams, S. A.	Taunton	102,269 00	1,068 83	21 38
Williamson, R. J. & C. C.	Webster	44,644 00	336 18	6 72
Wilson & Parker	Pittsfield	44,667 00	500 00	10 00
		$12,294,370 09⅓	$87,821 91	$1,756 37
North German Fire Insurance Company	Hamburg, Germany.			
Boardman & Earp	Lynn	$159,075 00	$1,521 33	$30 43
Brainard, J. C.	Amherst	12,100 00	106 13	2 12
Coleman, M. O. T., & Co.	Westfield	8,950 00	83 63	1 67
Conn, George H.	Woburn	79,850 00	776 18	15 52
Currier, F. C., & Son	Fitchburg	19,000 00	238 45	4 77
Fairbanks, John W. ‡	Westborough	3,734 00	74 34	1 49

* To Jan. 20, 1880. † From Jan. 20, 1880. ‡ From Sept. 14, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Freeman & Vinton	Boston	$2,144,742 00	$17,991 03	$359 82
Fullerton, C. D., & Co.	Brockton	10,700 00	109 75	2 19
Howe, Samuel E.	Pittsfield	3,000 00	19 50	39
Judd, C. C.	Holyoke	147,607 50	1,202 66	24 05
Judd, F. A.	Springfield	251,465 00	2,124 61	42 49
Kendall, George E.	Worcester	299,955 00	2,773 51	55 47
Macintire, S. A.	Salem	66,733 33	830 55	16 61
Mellen & Stafford	Fall River	48,167 33	481 93	9 64
Mellen & Wilson	Fall River	77,051 15	558 08	11 16
Miller, George F.*	North Adams	650 00	9 00	18
Peck & Pierce	Northampton	15,650 00	146 79	2 94
Pierce, Chauncey H.	Northampton	32,025 00	330 67	6 61
Tillinghast & Alden	New Bedford	48,855 00	561 09	11 22
Van Campen, H.†	New Bedford	13,000 00	188 63	3 77
Willard, J. H.	Westfield	–	299 93	5 99
		$3,442,310 31	$30,427 79	$608 53
NORTHERN ASSURANCE COMPANY	London, Eng.			
Alden, Jared F.	Middleborough	$8,500 00	$78 75	$1 57
Ballard, E. O.	Marlborough	35,671 00	470 42	9 41
Chadwick, O. B., & Co.	Peabody	57,050 00	617 55	12 35
Conn, George H.	Woburn	22,015 00	202 94	4 06
Edwards, J., & Co.	Lawrence	38,104 59½	499 56	9 99
Fisher, Fred L.	Medway	14,750 00	154 56	3 09
Fullerton, Charles D., & Co.	Brockton	84,275 00	824 10	16 48
Gifford, S. S.	Provincetown	2,825 00	28 25	56
Goodell, W. S.	Haverhill	70,090 00	627 48	12 55
Grinnell, L., & Son	New Bedford	48,125 00	399 25	7 98

Hellyar, Samuel H.	Palmer	425 00	5 13	10
Holmes, J. W.	Springfield	148,428 00	1,212 44	24 25
Paige, John C.	Boston	3,229,602 98	19,610 25	392 20
Peck, B. W.	Holyoke	2,500 00	25 00	50
Serrat, W. D.	Melrose	4,500 00	20 00	40
Wright & Siggens	Great Barrington	15,100 00	132 69	2 65
		$3,781,961 57½	$24,908 37	$498 14
Nothern Insurance Company	Watertown, N.Y.			
Almy, Charles	New Bedford	$40,700 00	$260 90	$5 22
Dunham & Wilson	Pittsfield	16,895 00	187 06	3 74
Goodman, James, & Co.	Boston	992,082 00	7,307 54	146 15
Munroe, A. C.	Worcester	91,800 00	1,046 25	20 92
Peck & Pierce	Northampton	1,000 00	31 34	63
Pierce, Chauncey H.	Northampton	1,725 00	14 00	28
Remington, J. A.	Fall River	70,656 59	807 96	16 16
Robinson, R. B.	Westfield	2,000 00	18 00	36
Ryder, Austin G.	Taunton	7,015 00	98 06	1 96
Silsbee & Pickford	Lynn	23,475 00	243 58	4 87
Wilson & Parker	Pittsfield	2,000 00	25 00	50
		$1,249,348 59	$10,039 69	$200 79
Northwestern National Insurance Company,	Milwaukee, Wis.			
Church, H. C.	Lowell	$18,175 00	$305 26	$6 11
Vinton, Hammond (Fire)	Boston	1,421,217 00	11,786 98	235 73
Vinton, Hammond (Marine)	Boston	1,892,000 00	11,287 79	225 76
		$3,331,392 00	$23,380 03	$467 60

* From Oct. 11, 1880.

† Agency closed in April.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
NORWICH UNION FIRE INSURANCE SOCIETY	Norwich, Eng.			
Currier, Aug. N.	Worcester	$157,475 00	$1,325 74	$26 51
Faunce, Sewall A.	Boston	2,070,151 00	10,155 02	203 10
Frankle, Jones	Haverhill	38,300 00	314 00	6 28
Holmes, Joseph W.	Springfield	55,250 00	433 01	8 66
Lincoln, William, & Co.	Warren	163,093 00	1,434 58	28 69
Mack, A. E.	Lawrence	47,600 00	392 93	7 86
		$2,531,869 00	$14,055 28	$281 10
ORIENT INSURANCE COMPANY	Hartford, Conn.			
Alden, Jared F.	Middleborough	$25,908 00	$317 28	$6 35
Andrus, F. O.	Sheffield	29,450 00	290 39	5 80
Briggs, George H	Amesbury	40,000 00	541 42	10 83
Brown, Henry A.	Salem	51,406 00	493 30	9 87
Carter, C. W.	Quincy	7,060 00	141 74	2 83
Currier, F. C., & Son	Fitchburg	43,060 00	422 78	8 46
Edwards, John, & Co.	Lawrence	30,100 00	346 22	6 92
Ferry & White	Chicopee	12,050 00	128 08	2 56
Foote, William H.	Westfield	73,125 00	830 59	16 61
Hall, John T.	Plymouth	14,191 67	237 67	4 75
Howland, S. D.	Fall River	83,750 00	870 00	17 40
Hunt, George F.	Lowell	27,323 00	261 81	5 24
Johnson, Waldo	Webster	12,250 00	138 66	2 77
Johnson, William F.	Lynn	49,450 00	538 90	10 78
Mather, Benjamin F., jun.	Williamstown	7,200 00	75 00	1 50
Medcalf, William	Ware	25,015 00	251 88	5 04
Merriam, C. A *	Chelsea	14,900 00	105 60	2 11
Munn, John B.	Holyoke	18,540 00	126 50	2 53

Packard, S. Franklin	Brockton	24,900 00	297 13	5 94
Paige, John C.	Boston	1,966,308 52	16,168 04	323 36
Parker, George G.	Milford	31,875 00	372 69	7 45
Parks, Loren C.	Worcester	40,167 00	440 21	8 80
Phillips, Elisha M.	Southbridge	64,885 00	696 70	13 93
Porter, Samuel	Beverly	27,950 00	325 93	6 51
Reed, E. M.	Mansfield	23,900 00	307 25	6 14
Richardson, O. P., jun.	Attleborough	23,038 00	239 04	4 78
Selkirk, A. W.	Great Barrington	16,810 00	198 60	3 97
Spring, John F.	Greenfield	48,775 00	502 33	10 05
Stone, Emerson	Spencer	26,700 00	286 37	5 73
Turner, John M.	Northampton	32,800 00	322 48	6 45
Underwood, George E.	Ayer	70,411 00	744 68	14 89
Van Campen, Hiram	New Bedford	32,150 00	554 40	11 09
Warriner, S. C.	Springfield	69,636 00	692 88	13 86
Whitney, E. C.	Marlborough	23,875 00	264 69	5 29
		$3,088,959 19	$28,531 24	$570 59
ORIENT MUTUAL INSURANCE COMPANY	New York, N.Y.			
Cook, Samuel H.	New Bedford	$31,062 00	$21,497 60	$429 95
Foster & Scull	Boston	836,642 00	15,343 21	306 86
		$867,704 00	$36,840 81	$736 81
PACIFIC FIRE INSURANCE COMPANY	New York, N.Y.			
Brewer, Cyrus	Boston	$2,716,488 87	$16,332 17	$326 64
PACIFIC MUTUAL INSURANCE COMPANY	New York, N.Y.			
Endicott & Macomber	Boston	$12,061,007 00	$143,313 85	$2,866 28
Phelps, Franklin S.	Boston	428,787 00	5,284 57	105 69
		$12,489,794 00	$148,598 42	$2,971 97

* For two months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PARK FIRE INSURANCE COMPANY	New York, N.Y.			
Westgate, H. H.	Boston	$625,749 00	$4,678 58	$93 57
PENNSYLVANIA FIRE INSURANCE COMPANY	Philadelphia, Penn.			
Abbott, H. E.	Brookline	$9,726 00	$155 51	$4 67
Adams, Coleman S.	Framingham	36,800 00	440 72	13 22
Appleton, Z. A.	Rockport	21,100 00	284 02	8 52
Ballard, E. O.	Marlborough	29,949 50	412 89	12 39
Barney, Matthew	Nantucket	17,650 00	231 88	6 95
Barton, S. R., & Co.	Webster	49,790 00	535 82	16 07
Bicknell, Zechariah L.	East Weymouth	9,825 00	131 14	3 93
Bird, H.	Cambridge	129,755 00	1,654 52	49 64
Brewer, Cyrus	Boston	5,000 00	75 00	2 25
Briggs, Andrew S.	Taunton	54,033 00	690 95	20 73
Brown, Benjamin F.	Charlestown	28,050 00	379 13	11 37
Carter, B. F., & Co.	Newburyport	60,544 00	582 75	17 48
Chadwick, O. B., & Co.	Peabody	119,375 00	1,235 37	37 06
Conn, George H.	Woburn	236,341 00	2,521 45	75 64
Cook, Samuel H.	New Bedford	100,575 00	1,369 45	41 08
Currier, Aug. N.	Worcester	239,463 00	2,514 28	75 42
Edwards, J., & Co.	Lawrence	123,000 00	1,409 33	42 28
Fisher, Fred L.	Medway	42,200 00	509 80	15 29
Fiske, George B.	Holliston	44,250 00	702 54	21 07
Forbush, James M.	Natick	26,700 00	344 90	10 35
Foster & Scull	Boston	3,293,240 59	23,250 14	697 50
Frankle, Jones	Haverhill	49,775 00	733 38	22 01
Gordon, William R.	Beverly	46,575 00	494 68	14 84
Gould, Jesse, & Son	Chelsea	53,371 87	664 38	19 93

Green, Darius A.	Medford	11,500 00	172 25	5 17
Hall, John T.	Plymouth	33,800 00	413 25	12 40
Hartshorne, Charles F.	Wakefield	19,075 00	206 30	6 19
Hayward, S. A., & Co.	Brockton	104,350 00	1,720 72	51 62
Holbrook, Leander	Milford	14,450 00	162 51	4 88
Jennings, Albert	Wellesley	38,585 00	461 26	13 84
Jewett, Charles E.	Georgetown	2,900 00	38 21	1 15
Johnson, R. B.	Holyoke	77,220 00	802 78	24 08
Liffler, Charles	Boston Highlands	129,479 37	1,381 21	41 44
Lockey & Allison	Fitchburg	103,459 00	1,554 60	46 64
Lockey, John M.	Fitchburg	16,000 00	237 43	7 12
Northey, William	Salem	195,800 00	976 32	29 29
Pease, Joseph T.	Edgartown	10,100 00	136 33	4 09
Phillips, Elisha M.	Southbridge	20,540 00	219 10	6 57
Puffer, H. M.	Shelburne Falls	2,500 00	37 50	1 12
Rice, Henry	North Attleborough	39,700 00	436 95	13 11
Slade, John P., & Son	Fall River	77,166 00	844 86	25 35
Smith & Skerry	North Brookfield	25,650 00	386 31	11 59
Stacy, S. A., & Son	Gloucester	47,500 00	632 87	18 99
Stevenson, J. M.	Pittsfield	63,925 00	757 87	22 74
Stratton, Daniel W.	Hudson	29,400 00	358 70	10 76
Thompson & Reed	Waltham	2,000 00	14 00	42
Tucke, E. M.	Lowell	64,400 00	536 24	16 09
Walker, Oliver	Northampton	16,450 00	163 19	4 90
Wetherbee & Nutter	Brighton	39,475 00	487 52	14 63
Whitaker, C. F.	North Adams	79,570 00	849 12	25 47
Whitmore, James C.	East Boston	93,850 00	1,114 92	33 45
Williams, G. D.	Greenfield	46,250 00	512 54	15 37
Williamson, R. J. & C. C.	Webster	16,950 00	240 88	7 22
		$6,249,133 33	$57,179 77	$1,715 38

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
PEOPLE'S FIRE INSURANCE COMPANY	Trenton, N.J.			
Burge, L. Hayes, & Co.	Boston	$1,673,802 11	$10,947 94	$218 96
Cardell & Cushing *	Lowell	15,000 00	170 62	3 41
Cardell, E. L., & Co.	Lowell	59,700 00	793 48	15 87
Cornish, Ivory S.	New Bedford	38,500 00	444 52	8 89
Greene, William S.	Fall River	49,535 00	621 31	12 43
Johnson, William F.	Lynn	56,975 00	747 17	14 94
Judd, F. A.	Springfield	119,822 00	1,116 97	22 34
Lincoln, Charles S.	Warren	41,479 00	323 02	6 46
Norwood, John K.	Lawrence	52,550 00	802 89	16 06
Parks, L. C.	Worcester	10,400 00	94 25	1 88
		$2,117,763 11	$16,062 17	$321 24
PEOPLE'S INSURANCE COMPANY	Newark, N.J.			
Bacheller & Jenkins	Lynn	$52,300 00	$618 29	$12 37
Chaffee, J. C.	Lee	21,900 00	327 75	6 55
Coleman, M. O. T., & Co.	Westfield	1,750 00	29 75	59
Cornish, Ivory S.	New Bedford	30,650 00	333 17	6 66
Cotton, James M.	Fall River	12,000 00	108 50	2 17
Daniels, George P.	Salem	70,394 00	930 15	18 60
D'Evelyn, John S.	Lowell	60,639 00	763 24	15 26
Dudley, Charles R.	Monson	4,700 00	33 00	66
Eddy, Peleg E.	Boston	845,676 00	9,625 90	192 52
Greenwood, S. A.	Winchendon	20,600 00	212 73	4 25
Hoyt, G. & J. F.	Shelburne Falls	5,600 00	38 75	77
Kittredge, C. B.	Westborough	11,400 00	121 56	2 43
Lincoln, William, & Co.	Warren	69,705 00	909 68	18 19
Medcalf, William	Ware	6,220 00	81 02	1 62

Miller, George F.	North Adams	34,250 00	505 28	10 11
Norwood, John K.	Lawrence	22,200 00	322 82	6 46
Parker, George G.	Milford	12,500 00	99 22	1 98
Plimpton, Merill F.	Fitchburg	15,575 00	181 34	3 63
Selkirk, A. W.	Great Barrington	20,450 00	246 94	4 94
Stevenson, J. M.	Pittsfield	19,721 13	195 25	3 90
Stone, Emerson	Spencer	17,475 00	182 07	3 64
Tatman, R. James	Worcester	40,125 00	334 64	6 69
Tracy, Carlos C.	Northampton	22,545 00	245 65	4 91
Warriner, S. C.	Springfield	129,453 00	1,606 78	32 14
		$1,547,828 13	$18,053 48	$361 04
PHENIX INSURANCE COMPANY	Brooklyn, N.Y.			
Alley, Edward R.	Marlborough	$20,550 00	$140 03	$2 80
Allison, Henry	Fitchburg	29,525 00	269 60	5 39
Barton, S. R., & Co.	Webster	64,276 00	802 58	16 05
Bird, H.	Cambridge	56,200 00	676 46	13 53
Brown, H. A.	Salem	104,338 00	1,165 86	23 32
Carter, B. F., & Co.	Newburyport	29,630 00	141 38	2 83
Chadwick, O. B., & Co.	Peabody	159,910 00	1,731 86	34 64
Chapin & Williams	Greenfield	66,950 00	628 86	12 58
Chase, William E.†	Newburyport	16,284 00	165 78	3 32
Cook, Samuel H.	New Bedford	157,450 00	1,857 48	37 15
Cushman, James M.	Taunton	17,400 00	184 00	3 68
Dudley, Charles R.	Monson	52,500 00	419 02	8 38
Dunham & Wilson	Pittsfield	34,725 00	365 31	7 31
Dutcher, H., & Co.	Sheffield	14,130 00	158 62	3 17
Faunce, Sewall A.	Boston	6,172,110 00	28,184 01	563 68
Fiske, George B.	Holliston	12,500 00	233 73	4 67
Follansbee, H. L.	Gloucester	63,125 00	634 06	12 68

* Firm dissolved Jan. 1, 1880.

† Since August, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Frankle, Jones	Haverhill	$104,560 00	$935 53	$18 71
Gregerson, George W.	Boston	16,783,642 00	80,676 44	1,613 53
Higley, George T.	Ashland	20,350 00	225 20	4 50
Hyde, James F. C.	Newton	40,900 00	209 45	4 19
Jewett, Charles E.	Georgetown	4,500 00	49 20	98
Judd, C. C.*	Holyoke	165,640 00	1,603 72	32 07
Judd, F. A.	Springfield	180,700 00	1,479 88	29 60
Lockey & Allison	Fitchburg	120,210 00	1,553 64	31 07
Morissey, J., & Son	Plymouth	7,900 00	107 00	2 14
Norwood, J. K.	Lawrence	107,981 00	1,054 05	21 08
Parker, George G.	Milford	36,100 00	368 88	7 38
Porter, Samuel	Beverly	53,350 00	619 69	12 39
Richards, Elias	Weymouth	29,000 00	332 49	6 65
Richardson, O. P., jun.	Attleborough	59,009 00	550 42	11 00
Robinson, R. B.	Westfield	43,500 00	370 18	7 40
Silsbee & Pickford	Lynn	204,550 00	2,663 48	53 27
Tucke, E. M.	Lowell	138,675 00	1,225 98	24 52
Tyler, Edward D.	North Adams	152,720 00	869 86	17 40
Washburn, J. D.	Worcester	329,844 00	4,111 60	82 23
Wetherbee & Nutter	Brighton	25,900 00	294 02	5 88
Williamson, R. J. & C. C.	Webster	8,800 00	137 03	2 74
Wilson & Parker	Pittsfield	21,133 34	270 66	5 41
		$25,710,567 34	$137,467 04	$2,749 32
PHŒNIX ASSURANCE COMPANY	London, Eng.			
Barton, S. R., & Co.†	Webster	$18,000 00	$180 87	$3 62
Brewer, Cyrus	Boston	3,990,560 00	21,445 61	428 91
Burleigh, O. H.	Natick	14,275 00	152 37	3 04

Carter, B. F., & Co.	Newburyport	18,130 00	165 28	3 31
Chace & Shaw	Fall River	73,900 00	209 94	4 20
Colby, William R., & Co.	Salem	70,620 00	694 75	13 89
Collins, T. C.	Middleborough	4,200 00	36 75	73
Conn, George H.‡	Woburn	55,400 00	560 62	11 21
Cowles, Mary E.	Sheffield	1,700 00	13 00	26
Currier, F. C., & Son	Fitchburg	26,550 00	331 25	6 62
Daggett, H. M., jun., & Co.	Attleborough	62,625 00	647 19	12 94
Dunham & Wilson	Pittsfield	29,300 00	288 75	5 77
Dunham, H. J.	Stockbridge	14,650 00	135 72	2 71
Follansbee, H. L.	Gloucester	16,400 00	155 50	3 11
Fullerton, C. D., & Co.	Brockton	44,350 00	453 37	9 07
Goodell, W. S.§	Haverhill	100,100 00	774 30	15 49
Hastings, W. B., & Co.	East Cambridge	39,897 32	1,634 06	32 68
Hellyar, Samuel H.	Palmer	26,800 00	269 50	5 39
Holbrook, E. D.	South Braintree	500 00	2 25	04
Jordan & Co.‖	Weymouth	16 790 00	214 18	4 28
Judd, C. C.¶	Holyoke	4,900 00	52 00	1 04
Judd, F. A.	Springfield	25,450 00	222 62	4 45
Kendall, George E.	Worcester	188,593 00	1,595 59	31 91
King & Pratt	Greenfield	5,050 00	54 25	1 08
Miller, George F.**	North Adams	32,116 66	281 92	5 64
Page, Henry H.	Boston	3,500 00	35 00	70
Peck & Pierce	Northampton	27,375 00	108 75	2 17
Pierce, Chauncey H.	Northampton	43,650 00	494 73	9 89
Stone, Samuel H., jun.	Beverly	11,255 00	128 83	2 58
Tillinghast & Alden	New Bedford	162,978 00	1,030 91	20 62
Tucke, E. M.	Lowell	7,500 00	88 75	1 77
Warriner, S. C.	Springfield	114,125 00	878 52	17 57

* Agency established Dec. 17, 1879.
† Since Jan. 1, 1880.
‡ Since June 1, 1880.
§ From Dec. 12, 1879.
‖ Agency taken June 1, 1880.
¶ Agency established Oct. 1, 1880.
** From June 10, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Williams, S. A.	Taunton	$42,253 00	$320 94	$6 42
Williamson, R. J. & C. C.	Webster	1,400 00	17 12	34
Wilson & Parker	Pittsfield	9,000 00	48 75	97
		$5,303,892 98	$33,723 94	$674 42
PHŒNIX INSURANCE COMPANY	Hartford, Conn.			
Adams, Joseph S.	Framingham	$15,750 00	$209 90	$4 20
Andrus, F. O.	Sheffield	85,650 00	779 36	15 59
Ballard, E. O.	Marlborough	47,525 50	577 49	11 55
Barrows, Roswell S.	Jamaica Plain	217,228 35	2,151 57	43 03
Barton, S. R., & Co.	Webster	47,640 00	533 39	10 67
Bird, H.	Cambridge	66,800 00	854 18	17 08
Bradway, M., & Son	Monson	74,950 00	896 75	17 93
Briggs, George H.	Amesbury	49,000 00	634 82	12 70
Brown & Terry *	Hyde Park	31,300 00	365 60	7 31
Carter, John, & Co.	Woburn	16,900 00	149 68	2 99
Chadwick, O. B., & Co.	Peabody	82,385 00	843 99	16 88
Church, H. C.	Lowell	179,871 66	2,030 19	40 60
Cook, Samuel H.	New Bedford	112,150 00	1,101 66	22 03
Dunham & Wilson	Pittsfield	97,455 00	1,088 15	21 76
Farnsworth, Ezra S.	Newtonville	77,480 00	781 17	15 62
Fisher, Milton M.	Medway	86,485 00	1,043 91	20 88
Fiske, George B.	Holliston	83,517 00	871 78	17 43
Forbush, James M.	Natick	24,500 00	281 71	5 63
Gilmore, W. H. P.	Turner's Falls	116,725 00	971 69	19 43
Goodell, W. S.	Haverhill	114,120 00	1,176 33	23 53
Gould, Jesse, & Son	Chelsea	22,756 00	269 82	5 39
Guild, Francis	Dedham	25,425 00	353 12	7 06

Hayward, S. A., & Co.	Brockton	135,700 00	1,487 35	29 75
Hollis & Snow	Boston	3,435,149 00	22,767 51	455 35
Hollis & Snow, sub-agents		284,168 00	2,902 20	58 04
Howland, F. P., & Sons	Abington	54,250 00	681 14	13 62
Hunt & Hamilton	Athol	56,433 00	778 85	15 58
Johnson, Charles B.	Easthampton	3,150 00	27 75	55
Johnson, R. B.	Holyoke	101,125 00	1,030 29	20 61
Leonard & Lyman †	Westfield	29,100 00	335 67	6 71
Lyman, Herbert ‡	Westfield	104,450 00	1,139 10	22 78
Merrill, E. S.	Winchendon	26,800 00	307 32	6 15
Meserve, Clement	Hopkinton	19,345 00	316 94	6 33
Morissey, J., & Son	Plymouth	11,900 00	121 27	2 43
Northey, William	Salem	212,245 00	1,656 18	33 12
Phillips, Elisha M.	Southbridge	73,563 00	807 47	16 15
Piper & Sawyer	Newburyport	23,400 00	188 38	3 77
Porter, Samuel	Beverly	61,100 00	654 61	13 09
Rice & Clark	Springfield	198,408 00	1,779 59	35 59
Richards, Elias	Weymouth	16,725 00	162 52	3 25
Richardson, O. P., jun.	Attleborough	60,932 00	669 35	13 39
Shepard, J. M., jun., & Co.	Fall River	257,425 00	1,881 56	37 63
Silsbee & Pickford	Lynn	220,875 00	2,783 49	55 67
Stacy, S. A., & Son	Gloucester	163,370 00	1,666 72	33 33
Stevens, C. G., & Son	Clinton	10,900 00	169 37	3 39
Stone, Emerson	Spencer	69,783 00	759 54	15 19
Swan, Albert D.	Lawrence	162,439 00	1,759 55	35 19
Tyler, Edward D.	North Adams	133,430 00	1,076 42	21 53
Upton & Willis	Fitchburg	52,867 00	639 48	12 79
Washburn, J. D.	Worcester	403,017 00	4,575 40	91 51
White, Luther	Chicopee	54,775 00	563 87	11 28
Williams, Gorham D.	Greenfield	32,488 00	312 57	6 25

* For eight months.

† To Jan. 20, 1880.

‡ From Jan. 20, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Williams, S. A.	Taunton	$183,827 00	$2,320 03	$46 40
Williamson, R. J. & C. C.	Webster	9,650 00	114 08	2 28
Wilson & Parker	Pittsfield	52,500 00	488 37	9 77
Wright & Siggens	Great Barrington	49,107 00	532 53	10 65
		$8,440,009 51	$75,422 73	$1,508 41
PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA	Philadelphia, Penn.			
Burleigh, O. H.	Natick	$47,375 00	$477 37	$14 32
Chaffee, J. C.	Lee	16,700 00	227 00	6 81
Chapin, Charles M.	Hyde Park	88,975 00	1,017 53	30 53
Church, H. C.	Lowell	171,605 83	1,995 93	59 88
Clark, W. E.	Framingham	41,800 00	537 15	16 11
Coleman, M. O. T., & Co.	Westfield	22,550 00	203 20	6 09
Conn, George H.	Woburn	76,766 00	538 45	16 15
Currier, Aug. N.	Worcester	373,970 00	3,979 04	119 37
Currier, F. C., & Son	Fitchburg	147,975 00	1,542 68	46 28
Denny, Charles A.	Leicester	61,220 84	800 41	24 01
Fisher, M. M.	Medway	59,275 00	784 42	23 53
Foster & Scull (Fire)	Boston	4,610,119 87	35,287 35	1,058 62
Foster & Scull (Marine)	Boston	58,241,320 00	402,299 24	12,068 98
Fuller, W. A.*	Springfield	224,258 50	2,090 45	62 71
Gardner & Hellyar	Palmer	23,470 00	267 03	8 01
Goodell, W. S.	Haverhill	152,795 00	1,692 98	50 79
Gould, Jesse, & Son	Chelsea	63,371 07	826 91	24 80
Hall, John T.	Plymouth	51,330 00	683 10	20 49
Hastings, W. B., & Co.	East Cambridge	488,333 00	5,149 62	154 49
Hayward, E. H.	Ayer	61,390 00	723 59	21 71

Hayward, S. A., & Co.	Brockton	173,600 00	2,000 62	60 02
Hellyar, Samuel H.	Palmer	24,650 00	243 94	7 32
Hunt & Hamilton	Athol	35,675 00	559 02	16 77
Johnson, R. B.	Holyoke	161,825 00	1,501 21	45 04
Johnson, Waldo	Webster	31,875 00	444 97	13 35
Leighton, Royal B.	Melrose	80,200 00	560 97	16 83
Lyons, Samuel J.	Greenfield	75,567 14	694 27	20 83
Merrick, S. R.†	Clinton	15,840 00	246 70	7 40
Northey, William	Salem	281,225 00	2,062 97	61 89
Otis, George	Yarmouthport	23,200 00	269 37	8 08
Parker, George G.	Milford	52,650 00	614 87	18 44
Paul, Abram C.	Stoughton	26,600 00	308 50	9 25
Peck & Pierce	Northampton	63,800 00	633 33	19 00
Phillips, E. M.	Southbridge	14,000 00	145 37	4 36
Pierce, Chauncey H.	Northampton	225,148 00	2,837 14	85 11
Piper & Sawyer	Newburyport	249,090 00	2,470 73	74 12
Porter, Samuel	Beverly	61,850 00	632 80	18 98
Read, E. R.	Attleborough	39,275 00	419 62	12 59
Richards, Elias	Weymouth	22,300 00	245 00	7 35
Selkirk, A. W.	Great Barrington	46,700 00	626 95	18 81
Silsbee & Pickford	Lynn	132,625 00	1,404 14	42 12
Slade, John P., & Son	Fall River	180,000 40	1,504 61	45 14
Smith & Skerry	North Brookfield	43,425 00	574 16	17 22
Stacy, S. A., & Son	Gloucester	150,420 00	1,557 49	46 72
Stevenson, J. M.	Pittsfield	158,450 00	1,585 71	47 57
Swan, Albert D.	Lawrence	175,309 00	1,920 67	57 62
Tillinghast & Alden	New Bedford	207,993 00	2,221 77	66 65
Tyler, Edward	North Adams	31,370 00	277 76	8 33
Viles, Daniel F.	Waltham	39,950 00	470 30	14 10
Whitaker, C. F.‡	North Adams	27,365 00	409 11	12 27

* From July 3.

† For seven months.

‡ From Dec. 1, 1879, to Aug. 31, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Whitney, E. C.	Marlborough	$135,900 00	$1,318 10	$39 54
Williams, S. A.	Taunton	97,643 00	1,166 43	34 99
		$68,110,120 65	$493,052 05	$14,791 49
PRESIDENT AND DIRECTORS GERMAN INSURANCE COMPANY	Baltimore, Md.			
Fogg, George O.	Boston	$1,423,110 00	$9,329 19	$186 58
PROVIDENCE WASHINGTON INSURANCE COMPANY,	Providence, R.I.			
Barnes, William *	Marlborough	$3,500 00	$48 75	$0 97
Barrett, Richard F.	Concord	1,025 00	16 19	32
Barton, S. R., & Co.	Webster	8,350 00	157 74	3 15
Brewer, Cyrus	Boston	3,496,740 26	29,414 71	588 29
Brown & Terry †	Hyde Park	7,125 00	65 78	1 32
Carpenter, R. W.	Foxborough	3,800 00	46 70	93
Chase, W. E.‡	Newburyport	41,150 00	455 61	9 11
Colby, William R., & Co.	Salem	45,350 00	528 37	10 57
Daggett, H. M., jun., & Co.	Attleborough	63,975 00	755 09	15 10
Davidson, Frank A.	Maynard	3,150 00	33 20	66
Day, Henry A.	Hyde Park	24,150 00	293 26	5 87
Drew, Charles A.	Lowell	105,908 00	1,022 05	20 44
Dunham & Wilson	Pittsfield	7,500 00	80 00	1 60
Eldred, E., & Co.	Worcester	276,532 50	2,494 87	49 90
Esty, Frederick M.	South Framingham	11,100 00	135 67	2 71
Forbes, E. Eugene	Westborough	3,175 00	27 05	54
Forbush, James M.	Natick	68,200 00	683 66	13 67
Frankle, Jones	Haverhill	8,600 00	103 10	2 06

Fullerton, Charles D., & Co.	Brockton	36,381 50	512 41	10 25
Gilmore, W. H. P.§	Turner's Falls	13,825 00	145 18	2 90
Greene, William S.	Fall River	129,111 15	1,197 82	23 95
Greenwood, S. A.	Winchendon	15,500 00	225 34	4 50
Grinnell, Lawrence	New Bedford	167,303 00	1,809 05	36 18
Howland, F. P., & Sons	Abington	48,750 00	507 13	10 14
Johnson, R. B.	Holyoke	27,075 00	243 95	4 88
Judd, F. A.	Springfield	67,700 00	582 94	11 66
Kirby, Charles E.	Fitchburg	2,400 00	21 50	43
Lockey & Allison	Fitchburg	23,450 00	273 32	5 47
Macy, George W.	Nantucket	8,800 00	88 88	1 77
Mudge, Frank N.	Lynn	18,000 00	181 90	3 64
Murdock, Francis	Newton	30,900 00	231 40	4 63
Nickerson, Lewis	Provincetown	3,200 00	38 00	76
Parker, George G.	Milford	21,750 00	235 17	4 70
Parker, James O.	Methuen	12,000 00	68 50	1 37
Smart, Joseph A.	Andover	20,250 00	261 00	5 22
Stone, Charles F.	Waltham	6,350 00	69 87	1 40
Stratton, Daniel W.	Hudson	5,550 00	71 38	1 43
Swain, Joseph B.	Nantucket	22,155 00	301 75	6 03
Williams, S. A.	Taunton	459,850 00	2,097 54	41 95
Wilson & Parker	Pittsfield	33,500 34	399 52	7 99
		$5,353,131 75	$15,925 35	$918 46
QUEEN INSURANCE COMPANY	Liverpool, Eng.			
Allison, Henry	Fitchburg	$61,150 00	$723 32	$14 47
Brainard, J. C.	Amherst	104,875 00	1,119 89	22 40
Church, H. C.	Lowell	192,250 00	2,112 23	42 24
Conn, George H.	Woburn	140,693 00	1,751 82	35 04
Daggett, H. M , jun., & Co.	Attleborough	178,750 00	1,821 09	36 42

* Agency commenced Aug. 26, 1880. † For one month. ‡ Since March, 1880. § From July 9, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Danforth, William S.	Plymouth	$2,300 00	$23 75	$0 47
Dunham & Wilson	Pittsfield	217,410 00	2,151 01	43 02
Edwards, J., & Co.	Lawrence	284,107 00	2,762 42	55 25
Fullerton, C. D., & Co.	Brockton	94,925 00	1,052 87	21 06
Goodell, W. S.	Haverhill	155,870 00	1,684 05	33 68
Hastings, W. B , & Co.	East Cambridge	113,700 00	1,184 83	23 69
Hulbert, Amos G.	Lee	19,454 00	235 65	4 71
Johnson, William F.	Lynn	265,165 00	2,998 68	59 97
Jordan & Co.	Weymouth	53,875 00	619 59	12 39
Judd, C. C.	Holyoke	232,400 00	2,002 07	40 04
Lincoln, William, & Co.	Warren	385,505 00	3,356,62	67 13
Lockey & Allison	Fitchburg	156,910 00	1,623 24	32 46
Mercer & Whittemore	Boston	3,578,806 66	23,097 24	461 94
Munroe, A. C.	Worcester	1,061,276 00	7,636 82	152 74
Nichols, Charles S., & Co.	Salem	282,586 83	3,850 71	77 01
Parker, George G.	Milford	58,225 00	623 87	12 48
Pynchon, Joseph C.	Springfield	548,848 00	5,255 58	105 11
Selkirk, A. W.	Great Barrington	22,050 00	226 50	4 53
Shepard, J. M., jun., & Co.	Fall River	445,476 00	2,865 76	57 32
Tillinghast & Alden	New Bedford	242,446 00	2,614 71	52 29
Tyler, Edward D.	North Adams	137,530 00	1,313 44	26 27
Upton, Daniel	Adams	38,055 00	403 22	8 06
Walker, Oliver	Northampton	116,647 22	1,150 70	23 01
Williams, S. A.	Taunton	143,995 00	1,785 19	35 70
Wilson & Parker	Pittsfield	93,043 34	1,080 43	21 61
		$9,428,324 05	$79,127 30	$1,582 51

Relief Fire Insurance Company	New York, N.Y.			
Clark, Curtis, & Milton	Boston	$1,073,260 00	$8,001 20	$160 02
Republic Fire Insurance Company	New York, N.Y.			
Faunce, Sewall A.	Boston	$897,129 00	$4,761 10	$95 22
Rochester German Insurance Company	Rochester, N.Y.			
Adams, Edward F.	Haverhill	$36,390 00	$326 16	$6 52
Bacheller & Jenkins	Lynn	37,400 00	407 96	8 16
Brainard, J. C.	Amherst	91,838 00	903 82	18 08
Coleman, M. O. T., & Co.	Westfield	68,975 00	643 57	12 87
Crowell, John F.	Worcester	72,519 00	718 72	14 37
Daniels, George P.	Salem	66,903 00	749 44	14 99
Darling, H. E.	Boston	1,149,866 16	9,375 43	187 51
Fuller, W. A., & Co.	Springfield	88,475 00	951 84	19 04
Hellyar, Samuel H.	Palmer	7,300 00	88 50	1 77
Howland, S. D.	Fall River	169,612 00	1,316 21	26 32
Kilbride, J. J.	Lawrence	83,250 00	822 15	16 44
Parks, L. C.	Worcester	34,188 00	293 67	5 87
Richardson, H. W.	Pittsfield	26,000 00	240 07	4 80
Tracy, Carlos C.	Northampton	47,240 00	280 18	5 60
Tucke, E. M.	Lowell	94,030 00	1,048 27	20 97
Tyler, Edward D.	North Adams	62,400 00	510 47	10 21
Warriner, S. C.	Springfield	30,437 00	314 71	6 29
Wood, Benjamin L., jun.	Taunton	42,350 00	458 30	9 17
		$2,209,173 16	$19,449 47	$388 98

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Royal Insurance Company	Liverpool, Eng.			
Abbott, H. E.	Brookline	$36,300 00	$178 50	$9 57
Adams, Coleman S.	Framingham	61,225 00	701 81	14 04
Baker, Henry N.	Newton	16,150 00	213 18	4 26
Ballard, E. O.	Marlborough	128,797 00	1,593 84	31 88
Barton, S. R., & Co.	Webster	62,790 00	749 47	14 99
Bicknell, Zechariah L.	East Weymouth	33,885 00	394 50	7 89
Bird, H.	Cambridge	615,863 00	6,707 16	134 14
Brewer, Cyrus	Boston	5,000 00	252 50	5 05
Briggs, Andrew S.	Taunton	127,110 00	1,379 81	27 60
Brown, Benjamin F.	Charlestown	93,750 00	993 85	19 88
Carter, B F., & Co.	Newburyport	134,772 00	1,294 36	25 89
Chadwick, O. B., & Co.	Peabody	178,030 00	1,932 35	38 65
Chapin, Charles M.	Hyde Park	129,659 00	1,329 38	26 59
Conn, George H.	Woburn	274,001 00	2,864 11	57 28
Currier, Aug. N.	Worcester	413,070 00	3,986 40	79 73
Denny, C. A.	Leicester	47,383 70	616 46	12 33
Dudley, E. M.	Boston	10,170 50	153 50	3 07
Edwards, John, & Co.	Lawrence	524,705 00	4,120 56	82 41
Fairbanks, John W.	Westborough	61,145 00	690 66	13 81
Fisher, Fred L.	Medway	61,825 00	689 12	13 78
Fiske, George B.	Holliston	69,326 67	911 42	18 23
Forbush, James M.	Natick	67,250 00	864 25	17 28
Foster & Scull	Boston	8,871,703 56	62,631 77	1,252 63
Frankle, Jones	Haverhill	129,000 00	1,689 82	33 80
Gilmore, W. H. P.*	Turner's Falls	17,900 00	248 25	4 96
Gordon, William R.	Beverly	58,200 00	703 52	14 07
Gould, Jesse, & Son	Chelsea	268,010 37	2,958 08	59 16

Green, Darius A.	Medford	30,800 00	429 25	8 58
Grinnell, L., & Son	New Bedford	352,730 00	3,531 69	70 63
Hartshorne, Charles F.	Wakefield	29,675 00	320 05	6 40
Hayward, S. A., & Co.	Brockton	191,400 00	2,523 24	50 46
Holbrook, Leander	Milford	19,330 00	213 55	4 27
Hunt & Hamilton	Athol	63,624 00	1,106 27	22 13
Jennings, Albert	Wellesley	83,120 00	1,026 75	20 53
Johnson, R. B.	Holyoke	160,350 00	1,616 86	32 34
Leonard & Lyman †	Westfield	16,650 00	232 25	4 64
Liffler, Charles	Boston Highlands	332,799 75	3,109 42	62 19
Lockey & Allison	Fitchburg	170,612 34	2,337 42	46 75
Lockey, John M.	Fitchburg	44,200 00	621 47	12 43
Lyman, Herbert	Westfield	43,908 00	547 40	10 95
Morissey, J., & Son	Plymouth	46,046 00	390 94	7 82
Northey, William	Salem	402,286 00	3,179 12	63 58
Otis, George	Yarmouthport	33,100 00	353 87	7 08
Pease, Joseph T.	Edgartown	36,200 00	607 30	12 15
Phillips, Elisha M.	Southbridge	48,615 00	497 03	9 94
Porter, Charles H.	Quincy	90,034 00	929 00	18 58
Puffer, H. M.	Shelburne Falls	17,200 00	187 00	3 74
Rice, Henry	North Attleborough	51,525 00	519 51	10 39
Slade, John P., & Son	Fall River	216,377 00	2,179 14	43 58
Smith & Skerry	North Brookfield	54,050 00	830 53	16 61
Spurr, George W.	Winchester	36,400 00	395 15	7 90
Stacy, S. A., & Son	Gloucester	84,250 00	1,077 92	21 56
Stevens, C. G., & Son	Clinton	37,980 00	527 60	10 55
Stevenson, J. M.	Pittsfield	150,437 50	1,793 94	35 88
Stratton, Daniel W.	Hudson	77,400 00	934 11	18 68
Thompson & Reed	Waltham	33,800 00	338 75	6 77
Tucke, E. M.	Lowell	60,580 00	695 98	13 92

* From Aug. 20, 1880.

† To Jan. 20, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Walker, Oliver	Northampton	$100,522 00	$951 94	$19 04
Westgate, H. H.	Boston	62,975 00	464 11	9 28
Wetherbee & Nutter	Brighton	105,900 00	1,221 99	24 44
Whitaker, C. F.	North Adams	183,099 00	2,004 26	40 09
Whitmore, J. C.	East Boston	254,592 50	2,278 66	45 57
Williams, G. D.	Greenfield	37,775 00	351 36	7 03
Williamson, R. J. & C. C.	Webster	36,350 00	388 25	7 76
		$16,293,714 89	$141,861 71	$2,837 21
RUTGERS FIRE INSURANCE COMPANY	New York, N.Y.			
Brewer, Cyrus	Boston	$1,470,148 75	$9,079 96	$181 60
ST. NICHOLAS INSURANCE COMPANY	New York, N.Y.			
Adams, Edward F.	Haverhill	$8,500 00	$35 50	$0 71
Alford, Arthur S.*	North Adams	400 00	5 75	11
Baker, Ezra	Lynn	56,900 00	588 62	11 77
Coburn, Charles	Lowell	40,700 00	257 78	5 16
Conaty, Edward J.	Taunton	2,000 00	20 00	40
Fuller, S. B.	Florence	6,895 00	64 30	1 28
Gould, Jesse, & Son	Chelsea	31,466 66	331 69	6 63
Harrington, N. A.	Worcester	42,600 00	338 32	6 77
Hastings, W. B., & Co.	East Cambridge	92,541 67	1,176 43	23 53
Haynes, A. W.	Clinton	2,000 00	20 00	40
Jordan & Co.	Weymouth	45,350 00	500 71	10 01
Kilbride, J. J.	Lawrence	23,200 00	206 70	4 13
Lincoln, William, & Co.	Warren	47,500 00	421 68	8 43
Long, Edward A.	Boston	777,487 00	5,837 09	116 74

Lowe, Lewis G.	Bridgewater	12,050 00	201 82	4 04
Medcalf, William	Ware	5,675 00	33 99	68
Odell, Charles	Salem	–	85 63	1 71
Pendergast, George H.	Charlestown	25,000 00	261 00	5 22
Plimpton, M. F.	Fitchburg	8,100 00	96 37	1 93
Read & Sanger †	Roxbury and Dorchester	2,000 00	16 80	33
Remington, J. A.	Fall River	33,200 00	324 12	6 48
Serrat, William D.	Melrose	11,100 00	97 00	1 94
Stone, Emerson	Spencer	3,500 00	33 00	66
Turner, John M.	Northampton	14,030 00	122 13	2 44
Van Campen, H.	New Bedford	94,375 00	477 95	9 56
Warriner, S. C.	Springfield	36,829 00	360 51	7 21
		$1,423,399 33	$11,914 89	$238 27
St. Paul Fire and Marine Insurance Co.	St. Paul, Minn.			
Allison, Henry	Fitchburg	$750 00	$15 00	$0 30
Boardman & Earp	Lynn	81,800 00	884 82	17 70
Carpenter, George O.	Boston	883,542 00	9,122 94	182 46
Colby, W. R., & Co.	Salem	38,370 00	538 54	10 77
Hastings, W. B., & Co.	East Cambridge	47,833 00	644 39	12 89
Hinckley, J. W.	Taunton	21,470 00	282 89	5 66
Howland, S. D.	Fall River	1,000 00	17 50	35
Jackson, E. T., & Co.	Taunton	44,303 00	447 62	8 95
		$1,119,068 00	$11,953 70	$239 08
Scottish Commercial Insurance Company	Glasgow, Scotland.			
Barrows, Roswell S	Jamaica Plain	$19,425 00	$190 90	$3 82
Brainard, J. C.	Amherst	21,562 00	191 03	3 82

* Agency commenced Feb. 13, 1880.

† From December, 1879, to Sept. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Brewster, William H., jun.	Newburyport	$22,500 00	$201 03	$4 02
Briggs, Andrew S.	Taunton	5,500 00	69 75	1 39
Cardell & Cushing *	Lowell	4,550 00	31 55	63
Chapin, Charles M.	Hyde Park	22,600 00	236 76	4 74
Clark, W. E.	Framingham	10,250 00	123 00	2 46
Crane, Wesley C.	Somerville	4,000 00	21 00	42
Currier, F. C., & Son	Fitchburg	12,500 00	71 63	1 43
Dunham & Wilson	Pittsfield	48,000 00	337 75	6 75
Farnsworth, Ezra S.	Newtonville	16,875 00	135 89	2 72
Follansbee, H. L.	Gloucester	29,950 00	366 72	7 33
Foote, William H.	Westfield	24,150 00	226 58	4 53
Haffards, G. M.	Fall River	93,025 00	554 74	11 09
Hastings, W. B., & Co.	East Cambridge	21,383 00	277 69	5 55
Hovey & Fenno †	Boston	957,075 00	4,679 67	93 59
Johnson, Thomas H.	Salem	46,475 00	523 06	10 46
Johnson, William F.‡	Lynn	35,150 00	294 28	5 89
Judd, C. C.	Holyoke	40,590 00	332 63	6 65
Judd, F. A.	Springfield	–	253 37	5 07
Lincoln, William, & Co.	Warren	66,124 00	657 19	13 14
Murphy, James	Lawrence	16,000 00	150 37	3 01
Packard, S. Franklin	Brockton	22,500 00	246 02	4 92
Peck & Pierce	Northampton	13,600 00	195 12	3 90
Pierce, Chauncey H.	Northampton	12,770 00	90 33	1 81
Stone, Samuel H., jun.	Beverly	3,425 00	40 74	81
Tillinghast & Alden	New Bedford	20,650 00	245 13	4 90
Tucke, E. M.	Lowell	2,500 00	65 13	1 30
Tyler, Edward D.	North Adams	23,650 00	199 78	4 00
Washburn, J. D.	Worcester	87,895 00	1,071 01	21 42

Wass & Everett§	Boston	438,460 00	3,745 14	74 90
Wetherbee & Nutter	Brighton	42,450 00	503 67	10 07
		$2,185,584 00	$16,328 66	$326 54
SECURITY INSURANCE COMPANY	New Haven, Conn.			
Boardman & Earp	Lynn	$54,800 00	$743 40	$14 87
Haffards, G. M.	Fall River	115,479 55	970 88	19 42
Harrington, N. A.	Worcester	189,775 00	1,749 37	34 99
Miller, George F.	North Adams	20,692 50	342 99	6 86
Reed & Brother	Boston	1,164,287 00	9,777 04	195 54
		$1,545,034 05	$13,583 68	$271 68
STANDARD FIRE INSURANCE COMPANY	New York, N.Y.			
Brown, Henry A.	Salem	$34,339 00	$345 25	$6 90
Chapin & Williams	Greenfield	11,516 67	97 40	1 95
Currier, Aug. N.	Worcester	45,760 00	473 85	9 48
Hollis & Snow	Boston	604,140 00	5,083 58	101 67
Johnson, R. B.	Holyoke	17,075 00	165 38	3 31
Judd, F. A.	Springfield	1,000 00	10 00	20
Osgood & Perry	Lowell	38,875 00	510 38	10 21
Sawyer & Blake	Boston	295,495 50	2,055 14	41 10
Selkirk, A. W.	Great Barrington	122,820 84	1,511 90	30 24
Shepard, J. M., jun., & Co.	Fall River	24,100 00	273 56	5 47
Stevenson, John M.	Pittsfield	43,821 13	479 15	9 58
Tillinghast & Alden	New Bedford	30,925 00	284 72	5 69
Tyler, Edward D.	North Adams	45,805 00	370 50	7 41
Walker, Oliver	Northampton	50,250 00	516 57	10 33
Warriner, S. C.	Springfield	60,475 00	675 19	13 50
		$1,426,398 14	$12,852 57	$257 04

* Firm dissolved Jan. 1, 1880. † To April 1, 1880. ‡ Closed May 1, 1880. § To April 20, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
STANDARD FIRE INSURANCE COMPANY	Trenton, N.J.			
Alford, Arthur S.	North Adams	$4,200 00	$29 55	$0 59
Beer, Enoch H.	North Adams	–	63 50	1 27
Brainard, J. C.	Amherst	22,425 00	255 71	5 11
Brown, Henry A.	Salem	22,350 00	262 79	5 26
Fuller, W. A., & Co.	Springfield	60,847 50	824 70	16 49
Kilbride, J. J.	Lawrence	2,400 00	23 65	47
Paige, John C.	Boston	831,816 73	8,657 29	173 15
Parks, L. C.	Worcester	22,188 00	168 01	3 36
Slade, A. K., jun.	Fall River	9,000 00	111 75	2 23
Whitaker, C. F.*	North Adams	75,125 00	1,110 38	22 21
		$1,050,352 23	$10,507 33	$230 14
STAR FIRE INSURANCE COMPANY	New York, N.Y.			
Bacheller & Jenkins	Lynn	$104,050 00	$1,169 81	$23 40
Chaffee, J. C.	Lee	3,500 00	35 00	70
Church, H. C.	Lowell	27,850 00	356 83	7 14
Coleman, M. O. T., & Co.	Westfield	24,000 00	128 75	2 57
Currier, F. C., & Son	Fitchburg	13,750 00	160 80	3 22
Eldred, E. & Co.	Worcester	171,150 00	1,219 81	24 40
Fuller, W. A.†	Springfield	41,944 50	504 85	10 10
Goodell, W. S.	Haverhill	25,200 00	311 42	6 23
Hastings, W. B., & Co.	East Cambridge	82,995 00	1,183 57	23 67
Hayward, E. H.	Ayer	15,900 00	219 73	4 39
Hellyar, Samuel H.	Palmer	12,400 00	170 40	3 41
Johnson, R. B.	Holyoke	26,200 00	240 08	4 80
Mitchell, Daniel L.	Taunton	11,600 00	174 25	3 48
Peck & Pierce	Northampton	2,500 00	18 75	37

Pie..., Chauncey H.	Northampton	15,700 00	251 75	5 03
Piper & Sawyer	Newburyport	5,000 00	44 96	90
Porter, Samuel	Beverly	6,300 00	87 00	1 74
Sawyer & Blake	Boston	1,951,215 75	10,415 74	208 31
Selkirk, A. W.	Great Barrington	5,500 00	98 75	1 97
Shepard, J. M., jun., & Co.	Fall River	106,410 00	643 85	12 88
Stevenson, J. M.	Pittsfield	35,600 00	332 50	6 65
Swan, A. D.	Lawrence	35,283 00	346 73	6 93
Tillinghast & Alden	New Bedford	40,233 00	404 03	8 08
Tyler, Edward D.	North Adams	6,750 00	35 20	70
Whitaker, C. F.‡	North Adams	6,770 00	59 13	1 18
Whitney, E. C.	Marlborough	31,925 00	316 52	6 33
		$2,809,726 25	$18,930 21	$378 58
STERLING FIRE INSURANCE COMPANY	New York, N.Y.			
Baker, Ezra	Lynn	$4,200 00	$45 26	$0 91
Baker, William	Fitchburg	412 50	6 18	12
Bowen, Hosea B.	South Boston	1,125 00	9 25	18
Brainard, J. C.	Amherst	5,450 00	52 22	1 04
Brown & Terry§	Hyde Park	1,750 00	17 50	35
Chace & Shaw	Fall River	8,000 00	31 43	63
Coburn, Charles	Lowell	3,625 00	42 83	86
Daniels, George P.	Salem	6,425 00	72 65	1 45
Day, Henry A.	Hyde Park	4,000 00	61 56	1 23
Edwards, J., & Co.‖	Lawrence	1,250 00	17 50	35
Hastings, W. B., & Co.	East Cambridge	2,750 00	31 56	63
Holmes, Joseph W.	Springfield	40,037 75	312 83	6 25
McCann, J. A., & Co.	Chelsea	490 00	9 40	19
Munn, John B.	Holyoke	1,125 00	12 54	25
Packard, S. Franklin	Brockton	2,535 00	29 34	59

* From Nov. 1, 1879, to May 31, 1880. † From July 3. ‡ From Dec. 1, 1879, to Aug. 31, 1880. § For one month. ‖ For one month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Page, Henry H.	Boston	$2,000 00	$15 75	$0 32
Pierce, Chauncey H.	Northampton	2,425 00	25 37	50
Richardson, H. W.	Pittsfield	6,112 50	44 18	88
Stearns Brothers	Boston	506,900 31	2,198 21	43 96
Townsend, James	East Boston	475 00	6 75	13
Viles, Daniel F.	Waltham	675 00	6 75	14
Wood, Benjamin L , jun.	Taunton	1,500 00	11 93	24
		$603,263 06	$3,060 99	$61 20
TOLEDO FIRE AND MARINE INSURANCE CO.	Toledo, O.			
Clark, Curtis, & Milton	Boston	$634,671 83	$6,883 68	$137 67
TRADE INSURANCE COMPANY	Camden, N J.			
Adams, Edward F.	Haverhill	$14,675 00	$220 11	$4 40
Cardell & Cushing *	Lowell	8,185 00	107 00	2 14
Cardell, E. L., & Co.	Lowell	19,950 00	265 99	5 32
Crowell, John F.	Worcester	82,543 00	998 17	19 96
Howland, S. D.	Fall River	44,250 00	405 48	8 11
Johnson, William F.	Lynn	10,400 00	154 51	3 09
Jordan, Lovett, & Co.	Boston	532,259 00	6,455 31	129 11
Judd, F. A	Springfield	32,800 00	375 11	7 50
Lincoln, C. S.	Warren	69,392 00	850 67	17 01
Lockey & Allison	Fitchburg	1,500 00	25 83	52
Whitaker, C. F.	North Adams	9,300 00	76 91	1 54
		$825,254 00	$9,935 09	$198 70

TRADERS' INSURANCE COMPANY	Chicago, Ill.			
Baker, Ezra	Lynn	$53,350 00	$658 21	$13 16
Church, H. C.	Lowell	26,350 00	376 36	7 53
Denny & Bruerton	Boston	650,826 00	5,555 13	111 10
Hastings, W. B , & Co.	East Cambridge	5,000 00	56 25	1 12
Stevenson, J. M.	Pittsfield	13,375 00	203 69	4 07
Stone, Emerson	Spencer	21,625 00	223 00	4 46
Swords, James	Boston	753,711 11	6,649 64	132 99
		$1,524,237 11	$13,722 28	$274 43
TRADESMEN'S FIRE INSURANCE COMPANY	New York, N.Y.			
Boardman & Earp	Lynn	$109,433 00	$1,153 09	$23 06
Judd, F. A.	Springfield	42,050 00	362 31	7 25
Lincoln, William, & Co.	Warren	72,077 00	526 05	10 52
Munroe, A C.	Worcester	129,350 00	1,260 86	25 22
Paige, John C.	Boston	1,591,402 17	12,786 15	255 72
		$1,944,312 17	$16,088 46	$321 77
TRANSATLANTIC FIRE INSURANCE COMPANY	Hamburg, Germany.			
Chace & Shaw	Fall River	$26,100 00	$252 45	$5 05
D'Evelyn, John S.	Lowell	20,450 00	239 87	4 79
Eldred, E., & Co.	Worcester	124,095 00	1,040 59	20 81
Ladd Brothers & Co.	Springfield	59,600 00	516 08	10 32
Lincoln, William, & Co.	Warren	69,568 00	693 56	13 87
Sawyer & Blake	Boston	1,189,075 45	10,209 56	204 19
		$1,488,888 45	$12,952 11	$259 03
UNION INSURANCE COMPANY	Philadelphia, Penn.			
Ballard, E O.	Marlborough	$45,910 50	$516 06	$15 48
Bicknell, Z. L.	East Weymouth	13,175 00	203 53	6 10

* Firm dissolved Jan. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bird, H.*	Cambridge	$39,550 00	$524 88	$15 75
Bowen, Hosea B.	South Boston	5,000 00	47 00	1 41
Bush, A. L.	Westfield	29,995 83	322 67	9 68
Carter, B. F., & Co.	Newburyport	22,310 00	201 63	6 05
Chadwick, O. B., & Co.	Peabody	51,200 00	581 98	17 46
Conn, George H.†	Woburn	80,975 00	816 04	24 48
Craig & Bemis ‡	Spencer	2,325 00	17 43	52
Dame, John T.	Clinton	4,050 00	22 40	67
Edwards, J., & Co.§	Lawrence	52,700 00	549 72	16 49
Farwell, R. E.	Natick	16,800 00	191 75	5 75
Frankle, Jones	Haverhill	12,600 00	105 37	3 16
Gould, Jesse, & Son	Chelsea	29,723 87	402 34	12 07
Gregerson, George W.	Boston	250,147 00	2,794 33	83 83
Grinnell, L., & Son	New Bedford	32,600 00	383 89	11 52
Hayward, S. A., & Co.	Brockton	42,550 00	470 88	14 13
Howland, S. D.	Fall River	72,625 00	772 02	23 16
Hunt, George F.‖	Lowell	23,200 00	203 50	6 10
Johnson, R. B.	Holyoke	22,850 00	183 76	5 51
Kendall, Isaac B.	Charlestown	12,850 00	130 18	3 91
Kirby, Charles E.	Fitchburg	12,600 00	119 67	3 59
Liffler, Charles	Boston Highlands	113,535 00	1,284 49	38 53
Macfarlane, William	Taunton	550 00	5 50	16
Morissey, J., & Son	Plymouth	2,750 00	33 13	99
Mudge, Frank N.	Lynn	49,500 00	541 10	16 23
Parks, L. C.	Worcester	130,050 00	1,087 55	32 63
Pierce, Chauncey H.	Northampton	13,000 00	93 75	2 81
Sawyer & Blake	Boston	1,734,153 12	11,023 00	330 69
Stevenson, J. M.	Pittsfield	28,350 00	225 21	6 76

Townsend, James	East Boston	65,302 50	732 67	21 98
Tyler, Edward D.	North Adams	52,205 00	557 90	16 74
Warriner, S. C.	Springfield	102,973 00	1,135 68	34 07
Williamson, R. J. & C. C.	Webster	12,587 50	184 49	5 53
		$3,180,693 32	$26,465 50	$793 94
UNITED FIREMEN'S INSURANCE COMPANY	Philadelphia, Penn.			
Bacheller & Jenkins	Lynn	$26,450 00	$263 75	$7 91
Brainard, J. C.	Amherst	15,935 00	246 95	7 41
Chaffee, J. C.	Lee	12,500 00	207 75	6 23
Cheppu & Brown	Boston	1,017,363 00	6,457 86	193 74
Clark, W. E.	Framingham	43,700 00	477 15	14 31
Coburn, Charles	Lowell	50,233 00	702 47	21 07
Coolidge, Augustus	Worcester	5,500 00	54 38	1 63
Dudley, Charles R.	Monson	3,700 00	48 30	1 45
Follansbee, H L.	Gloucester	9,025 00	146 22	4 38
Gould, Jesse, & Son ¶	Chelsea	5,300 00	83 50	2 50
Greenwood, S. A.	Winchendon	32,450 00	520 09	15 60
Hastings, W. B , & Co.	East Cambridge	5,800 00	85 00	2 55
Kilbride, J. J.	Lawrence	1,100 00	12 00	36
Lockey & Allison	Fitchburg	15,400 00	224 53	6 74
Miller, George F.**	North Adams	4,250 00	81 25	2 44
Parker, F. S.	Pittsfield	5,500 00	72 50	2 17
Parkhurst, C. S.	Springfield	18,500 00	229 88	6 90
Pope, Richard	Boston	367,255 17	4,256 95	127 71
Selkirk, A. W.	Great Barrington	6,750 00	127 50	3 82
Slade, A. K., jun.	Fall River	14,000 00	138 25	4 15
Spring, John F.	Greenfield	26,200 00	267 25	8 02
Spreat, C. W.	Taunton	12,800 00	257 25	7 72

* From April 1, 1880. † Since April 1, 1880. ‡ From October, 1880. § For six months. ‖ From April, 1880. ¶ For one month. ** From Jan. 1, 1880.

NAME OF COMPANY AND AGENTS	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Turner, John M.	Northampton	$17,050 00	$139 68	$4 19
Van Campen, H.	New Bedford	9,250 00	114 50	3 43
		$1,726,011 17	$15,214 96	$456 43
UNITED STATES LLOYDS INSURANCE COMPANY.	New York, N.Y.			
Magoun, Thatcher, jun.	Boston and Medford	$1,038,432 75	$9,557 09	$191 14
UNITED STATES PLATE GLASS INSURANCE CO.	Philadelphia, Penn.			
Barrows, Roswell S.	Boston	$83,173 00	$2,130 61	$63 92
Greene, William S.	Fall River	7,919 00	293 08	8 79
Judd, C. C.	Holyoke	3,920 00	107 88	3 24
		$95,012 00	$2,531 57	$75 95
WATERTOWN FIRE INSURANCE COMPANY.	Watertown, N.Y.			
Abbott, H. E.	Brookline	$26,500 00	$350 53	$7 01
Alford, Arthur S.*	North Adams	23,390 00	256 55	5 13
Barton, S. R., & Co.	Webster	37,390 00	308 56	6 17
Beer, Enoch H.	North Adams	7,050 00	51 00	1 02
Brown & Terry †	Hyde Park	4,500 00	45 00	90
Bush, A. L.	Westfield	17,750 00	205 95	4 12
Chaffee, J. C.	Lee	29,500 00	275 97	5 52
Collins, Stephen	Newburyport	18,500 00	157 70	3 15
Collins, Thomas C.	Middleborough	43,535 00	495 91	9 92
Coolidge, Augustus	Worcester	190,493 33	1,804 27	36 09
Daniels, George P.	Salem	63,780 00	687 35	13 75
Denny, Charles A.	Leicester	16,850 00	144 40	2 89
Dudley, Charles R.	Monson	600 00	6 00	12

Edwards, J., & Co.	Lawrence	18,700 00	132 70	2 65
Elliot, George M.	Lowell	75,600 00	613 20	12 26
Fiske, George B.	Holliston	2,200 00	15 65	31
Fogg, George O.	Boston	1,120,557 00	8,160 45	163 21
Frankle, Jones	Haverhill	1,400 00	22 00	44
French, H. T.	Hudson	2,600 00	22 50	45
Fuller, S. B.	Florence	33,062 00	296 18	5 92
Glazier, Thomas E.	Gardner	7,050 00	57 32	1 15
Hamant, Charles	Medfield	9,550 00	110 00	2 20
Hardwick, John	Quincy	31,745 00	360 90	7 22
Hartshorne, Charles F.	Wakefield	8,775 00	72 10	1 44
Haynes, A. W.	Clinton	16,960 00	139 62	2 79
Howland, F. P., & Sons	Abington	27,850 00	295 09	5 90
Hyde, Elliott J.	Newton	73,930 00	227 89	4 56
Johnson, Charles B.	Easthampton	650 00	6 88	14
Jordan & Co.	Weymouth	42,225 00	453 85	9 08
Judd, C. C.‡	Holyoke	39,900 00	367 17	7 34
Kittredge, C. B.	Westborough	5,230 00	35 15	70
Medcalf, William	Ware	5,300 00	26 98	54
Merriam, Charles A.	Chelsea	150,960 00	1,161 54	23 23
Merrill, E. S.	Winchendon	9,450 00	74 88	1 50
Ober, Joseph E.	West Medford	21,850 00	163 87	3 28
Packard, S. F.	Brockton	10,600 00	101 75	2 03
Parker, D. F.	Springfield	167,425 00	1,182 20	23 64
Parker, F. S.	Pittsfield	72,250 00	583 78	11 68
Parker, George G.	Milford	46,225 00	476 03	9 52
Puffer, H. M.	Shelburne Falls	8,400 00	77 39	1 55
Remington, J. A.	Fall River	136,459 37	1,238 84	24 78
Richardson, O. P., jun.	Attleborough	4,025 00	40 25	80
Ryder, Austin G.	Taunton	16,905 05	135 34	2 70

* Agency commenced Feb. 2, 1880. † For one month. ‡ Agency established Aug. 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received	Tax.
Ryder, Thomas M.	Wareham	$22,000 00	$270 22	$5 40
Selkirk, A. W.	Great Barrington	5,900 00	54 20	1 08
Silsbee, James B.	Lynn	154,550 00	1,561 28	31 23
Smith & Skerry	North Brookfield	34,640 00	341 21	6 82
Stone, Daniel	North Dana	19,225 00	188 49	3 77
Stone, Emerson	Spencer	17,825 00	97 33	1 95
Taft, S. S.	Palmer	4,125 00	38 13	76
Talbot, Jabez, jun.	Stoughton	3,300 00	26 25	52
Taylor, W. A.	Granby	11,750 00	115 60	2 31
Tilton, W. A.	Ashland	4,700 00	64 00	1 28
Turner, John M.	Northampton	39,400 00	287 87	5 76
Van Campen, Hiram	New Bedford	82,250 00	830 01	16 60
Warriner, S. C.	Springfield	172,017 00	1,730 62	34 61
Westgate, H. H.	Boston	169,330 66	2,060 74	41 21
Williamson, R. J. & C. C.	Webster	12,885 00	25 33	50
		$3,401,569 41	$29,131 97	$582 60
WESTCHESTER FIRE INSURANCE COMPANY	New Rochelle, N.Y.			
Alford, Arthur S.*	North Adams	$13,850 00	$174 75	$3 49
Almy, Charles	New Bedford	104,175 00	673 00	13 46
Beer, Enoch H.	North Adams	20,950 00	251 75	5 03
Boardman & Earp	Lynn	156,425 00	1,834 98	36 70
Brewster, William H., jun.	Newburyport	118,547 00	1,175 61	23 51
Brown, Henry A.	Salem	109,272 00	1,131 26	22 63
Cardell & Cushing†	Lowell	29,140 00	313 60	6 27
Cardell, E. L., & Co.	Lowell	110,903 00	1,091 88	21 84
Chaffee, J. C.	Lee	111,340 00	1,128 25	22 56
Cheever & Lee	Manchester	54,300 00	650 55	13 01

Clark, Curtis, & Milton	Boston	2,705,472 33	24,172 38	483 45
Cowles, M. E.	Sheffield	42,000 00	473 77	9 47
Crowell, J. F.	Worcester	236,215 00	2,340 66	46 81
Dunham, H. J.	Stockbridge	86,930 00	684 36	13 69
Edwards, J , & Co.	Lawrence	88,850 00	1,010 56	20 21
Foote, William H.	Westfield	148,143 00	1,461 75	29 23
Frankle, Jones	Haverhill	57,650 00	679 92	13 60
Fullerton, C. D., & Co.	Brockton	28,250 00	321 75	6 43
Haynes, A W.	Clinton	25,575 00	152 32	3 05
Holbrook, Edward D.	South Braintree	28,930 00	282 40	5 65
Judd, C. C.‡	Holyoke	19,575 00	232 89	4 66
Lockey & Allison	Fitchburg	177,003 00	1,884 49	37 69
Medcalf, William	Ware	30,750 00	297 16	5 94
Mellen & Stafford	Fall River	42,480 00	416 17	8 32
Mellen & Wilson	Fall River	50,499 23	501 00	10 02
Ober, Joseph E.	West Medford	6,300 00	68 75	1 37
Parker, F. S.	Pittsfield	80,640 00	670 91	13 42
Parker, George G.	Milford	109,115 00	1,199 92	24 00
Pendergast, George H.§	Charlestown	28,525 00	288 87	5 78
Richardson, O. P., jun.	Attleborough	51,267 00	538 97	10 78
Ryder, Thomas M.	Wareham	23,225 00	308 87	6 17
Shattuck, John N.	Natick	45,425 00	425 56	8 51
Thomas, Edward A.	Amherst	15,950 00	159 16	3 18
Tillinghast & Alden	New Bedford	32,975 00	356 98	7 14
Turner, John M.	Northampton	37,690 00	345 13	6 90
Underwood, George E.	Ayer	92,199 12	1,075 80	21 52
Upton, Daniel	Adams	26,200 00	235 56	4 71
Warriner, S. C.	Springfield	205,646 00	1,887 35	37 75
Wood, Benjamin L., jun.	Taunton	48,456 00	514 37	10 29
		$5,400,837 68	$51,413 41	$1,028 24

* Agency commenced Jan. 30, 1880. † Firm dissolved Jan. 1, 1880. ‡ Agency closed June 1, 1880. § From March 1, 1880.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
WESTERN ASSURANCE COMPANY	Toronto, Canada.			
Almy, Charles	New Bedford	$36,350 00	$390 75	$7 81
Boardman & Earp	Lynn	136,433 00	1,672 90	33 46
Carpenter, G. O.	Boston	1,341,225 00	14,871 52	297 43
Colby, W. R., & Co.	Salem	74,120 00	947 46	18 95
Collins, T. C.	Middleborough	8,350 00	77 63	1 55
Conn, George H.	Woburn	68,216 00	871 70	17 43
Davis, James F.	Barre	18,500 00	179 35	3 59
Edwards, J., & Co.	Lawrence	39,718 00	533 89	10 68
Fiske, George B.	Holliston	25,535 00	289 76	5 79
Goodell, W. S.	Haverhill	86,900 00	679 70	13 59
Hastings, W. B., & Co.	East Cambridge	39,279 66	633 26	12 67
Hinckley, J. W.	Taunton	17,930 00	164 47	3 29
Howe, Samuel E.	Pittsfield	13,000 00	122 50	2 45
Howland, S. D.	Fall River	57,550 00	542 63	10 85
Jackson, E. T., & Co.	Taunton	66,834 00	577 77	11 56
Kendall, George E.	Worcester	117,200 00	1,010 83	20 22
Lincoln, William, & Son	Brookline	6,515 00	73 54	1 47
Lockey & Allison	Fitchburg	1,600 00	32 00	64
McCann, J. A., & Co.	Chelsea	10,100 00	108 53	2 17
Peck & Pierce	Northampton	4,000 00	40 00	80
Pierce, Chauncey H.	Northampton	8,800 00	99 00	1 98
Stone, Emerson	Spencer	25,583 34	341 62	6 83
Stone, Samuel H., jun.	Beverly	6,510 00	71 49	1 43
Tucke, E. M.	Lowell	18,100 00	292 07	5 84
Wales, George W.	Randolph	11,387 00	116 44	2 33
Warriner, S C.	Springfield	70,585 00	803 59	16 07
Wetherbee & Nutter	Brighton	39,550 00	449 17	8 98
		$2,349,871 00	$25,993 57	$519 86

WILLIAMSBURGH CITY FIRE INSURANCE CO.	Brooklyn, N.Y.			
Cardell & Cushing *	Lowell	$35,615 00	$407 87	$8 16
Cardell, E. L., & Co.	Lowell	75,425 00	749 16	14 98
Judd, F. A.	Springfield	330,974 66	2,634 79	52 70
Porter, Charles H.	Boston and Quincy	3,510,624 99	21,177 00	423 54
Tillinghast & Alden	New Bedford	76,075 00	863 83	17 28
Turner, John M.	Northampton	144,760 00	1,233 06	24 66
		$4,173,474 65	$27,065 71	$541 32
TOTALS		$573,515,631 28	$4,676,026 72	$104,118 45

* Firm dissolved Jan. 1, 1880.

APPENDIX.

APPENDIX.

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.*

[Incorporated 1847. Commenced business 1847.]

GEORGE STEELE, *President.* CYRUS STORY, *Secretary.*

SUMMARY OF ASSETS DEC. 31, 1880.

Cash in the office of the company	$796 72	
Gross assets		$796 72

INCOME.

Received from assessments on deposit notes		$29,584 84
Reserve from 1879		1,579 72
Deposit notes received during the year	$184,300 00	
Gross cash income		$31,164 56

EXPENDITURES.

Gross amount paid for losses during the year	$26,176 66
Paid for salaries and fees of officers and employés	1,600 00
for interest on borrowed money	386 12
for rent	250 00
for incidental expenses	1,955 06
Reserve to 1881	796 72
Gross cash expenditures	$31,164 56

MISCELLANEOUS.

Risks written during 1880	$925,896 00
terminated during 1880	925,896 00
Losses incurred during the year	26,176 66
Assessments laid on deposit notes	29,584 84

* The stock is subscribed annually, in November, in shares of $1,000 each, for which a stock-note is given of $200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing-vessels. No one risk exceeds $8,000. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent, and decrease as the season advances to 4 per cent, which is the lowest premium. Extra hazardous risks pay extra premiums.

INSURANCE LAWS OF 1880.

[CHAP. 25.]

AN ACT to provide that the Receivers of Insolvent Insurance Companies shall deposit certain moneys with the Treasurer of the Commonwealth.

Be it enacted, &c., as follows:

Receivers of insolvent insurance companies having unclaimed moneys or dividends belonging to the estate of any such company remaining in their hands for one year after final settlement ordered by the court, shall deposit the amount so remaining uncalled for with the treasurer of the Commonwealth, with a schedule of the names and residences, so far as known, of the parties entitled thereto; and said treasurer shall receive and hold the same in trust for such parties and their representatives; and said treasurer shall pay over the same to the parties entitled thereto, upon proper demand made therefor, upon being furnished with evidence satisfactory to him of the identity of the claimant and the justice of the claim. [*Approved February 19, 1880.*

[CHAP. 35.]

AN ACT defining the words "premium received" in chapter one hundred and eight of the Acts of the year eighteen hundred and seventy-four.

Be it enacted, &c., as follows:

Wherever the words "premium received" occur in chapter one hundred and eight of the acts of the year eighteen hundred and seventy-four, they shall be held to mean the amount of premium written in the policy. [*Approved February 26, 1880.*

[CHAP. 175.] *

AN ACT in addition to an Act to establish a standard form for Insurance Policies.

Be it enacted, &c., as follows:

SECT. 1. No fire insurance company authorized to issue policies in this Commonwealth shall issue any policy containing any condition or conditions that the company shall not be liable beyond the whole or any fractional p rtion of the actual value of the property insured, at the time of the loss or damage, unless said condition or conditions are separately printed in long primer type, Roman or old style face, at the head of the policy, and also in the same type in the body of the policy; and no such company, excepting mutual companies, except as provided in section two of this act, shall issue any policy in which the printed parts, exclusive of the description of the property insured, vary from the Massachusetts standard policy, set forth in the acts of the year eighteen hundred and seventy-three, chapter three hundred and thirty-one, excepting that every such company may issue policies in which any of the provisions of the said policy are printed and erased; and excepting also, that every such company may insert any provisions varying from the provisions of the said standard policy, provided such provisions are printed upon separate slips, or riders, in type of size not smaller than long primer, and are accepted by the insured, and that every such slip or rider is signed by him as well as by an agent or officer of such company duly authorized thereto.

* Now repealed by chap. 166 of the Acts of 1881. For new form, see text of this report.

SECT. 2. The provisions of the preceding section shall not prevent any company authorized to insure against damage by lightning from adding in the clause in said standard policy enumerating the perils insured against, the words "also any damage by lightning whether fire ensues or not," and also from adding in the clause of said policy providing for an apportionment of loss in case of other insurance, the words "whether by fire, lightning or both."

SECT. 3. This act shall take effect upon the first day of January in the year eighteen hundred and eighty-one. [*Approved April 7, 1880.*

[CHAP. 227.]

AN ACT to impose an Excise Tax upon Life Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. Every corporation and association engaged within this Commonwealth, by its officers or by agents as defined by chapter one hundred and fourteen of the acts of the year eighteen hundred and sixty-four, in the business of life insurance, whether incorporated by authority of this Commonwealth or otherwise, shall annually pay an excise tax of an amount to be determined by assessment of the same upon a valuation equal to the aggregate net value of all policies in force on the thirty-first day of December, then next preceding, issued or assumed by such corporation or association, and held by residents of the Commonwealth at the rate of one-half of one per centum per annum.

SECT. 2. Every such corporation chartered by this Commonwealth shall, annually, on or before the tenth day of May, make a return to the tax commissioner, signed and sworn to by its president and secretary, giving the number, date and class of the policies so held, the age of the assured life, and the aggregate net value of each group requiring a separate computation to determine their net value and the combined aggregate. In case of companies or associations chartered or organized by other authority than this Commonwealth, like returns shall be made by the general agent of the company or association appointed under the provisions of chapter sixty-eight of the General Statutes; but a return made and sworn to by the president and secretary of the company may be accepted by the tax commissioner, and shall be binding upon the company. The tax commissioner shall, upon such return and such other evidence as he may obtain, assess and determine the amount to be paid by such corporation under the requirements of the first section of this act; and the provisions of the eleventh, twelfth, thirteenth and seventeenth sections of chapter two hundred and eighty-three of the acts of the year eighteen hundred and sixty-five, shall apply to the determination of the amount, notification, and time of payment of assessments under this act, except that notification shall be made to the secretary or general agent of the company or association instead of the treasurer.

SECT. 3. For the purpose of this act all persons or corporations shall be deemed residents of this Commonwealth who, under the provisions of chapter eleven of the General Statutes, are made liable to taxation on account of personal property other than that mentioned in the first, second and third divisions of section twelve of said chapter, owned or held by or for them in trust, pledged, or otherwise.

SECT. 4. Every corporation or association neglecting to make return as required by this act shall forfeit fifty dollars for each day of such neglect; and any corporation that wilfully makes false statements in any such return shall be liable to pay a fine of not less than five hundred nor more than five thousand dollars. All sums forfeited, and all taxes unpaid when due, by a corporation under this act, or any act amending this act, may be collected by information in equity brought in the supreme judicial court in the name of the attorney general, at the relation of the treasurer and receiver general;

and upon such information the court may issue an injunction restraining the further prosecution of the business, or of any part thereof, of the corporation named therein, until said sums forfeited as aforesaid, or said taxes due and unpaid as aforesaid are paid, together with interest and the costs of the information, and until the returns required by this act, and any act amending this act are made.

SECT. 5. This act shall take effect upon its passage. [*Approved April 22, 1880.*

[CHAP. 232.]

AN ACT limiting the Forfeiture of Policies in Life Insurance Companies. *Be it enacted, &c., as follows*:

SECT. 1. No policy of life or endowment assurance issued by any company incorporated or organized under the laws of this Commonwealth shall become forfeited or void for non-payment of premium after two full annual premiums shall have been paid thereon, in cash or note, or both; but upon default in any subsequent premium payment such policy shall become subject to the conditions hereinafter expressed.

SECT. 2. In case of default in the payment of a third or of any subsequent annual premium on any policy issued as aforesaid, then such policy, without further negotiation or stipulation, shall be binding upon the company for an amount of paid-up insurance which the then net value of the policy, less any indebtedness of the assured to the company and a surrender charge as hereinafter provided, will purchase as a net single premium for life or endowment assurance, maturing or terminating at the same time and in the same manner as provided in the original policy contract; that is to say, no condition of the policy contract, other than for the payment of premiums, shall be affected by the provisions of this act; nor shall any change be made in the terms of said contract on account of default in premium payment, after two full annual premiums have been paid as provided in section one of this act, except as herein set forth. The net value of the policy including all dividend additions declared thereon at the date of said default, shall be ascertained according to the combined experience or actuaries' rate of mortality, with interest at four per cent. per annum; and from such value shall be deducted any indebtedness of the insured to the company, or notes held by the company against the insured, and a surrender charge to be determined as hereinafter provided.

SECT. 3. Said surrender charge shall be determined as follows: Assuming the rate of mortality and interest aforesaid, the present value of all the normal, future yearly costs of insurance, which by its terms said policy is exposed to pay in case of its continuance, shall be calculated, and eight per cent. of this sum shall be the legal surrender charge.

SECT. 4. Whenever after the payment of two annual premiums as aforesaid the insurable interest in the life of the insured has terminated, the net value of the policy, subject to the conditions named in section two of this act, shall be a surrender value payable in cash: *provided*, also, that upon the termination of such insurable interest the holder of any policy upon which by its terms no further premiums are payable, may upon any anniversary thereof claim and recover in cash from the company a surrender value computed as aforesaid; and *provided, further*, that upon policies of prudential or industrial insurance, on which the premiums are five cents per week and upwards, but not exceeding fifty cents, the said surrender value shall in all cases be payable in cash.

SECT. 5. The insurable interest named in section four of this act shall be construed to have terminated when the insured has no minor or dependent child; and his wife, if he has one, and any living beneficiary or beneficiaries named in the policy shall join in the application for surrender thereof.

SECT. 6. The provisions of chapter one hundred and eighty-six of the acts of eighteen hundred and sixty-one shall not apply to any policy issued subsequent to the thirty-first day of December, eighteen hundred and eighty.

SECT. 7. This act shall take effect on the first day of January, eighteen hundred and eighty-one. [*Approved April 23, 1880.*

INDEX TO COMPANIES.

[See Table of Contents at beginning of Volume.]

	PAGE
Abington Mutual Fire	2
Ætna, Hartford	138
Albany	143
Alliance	ix
American, Boston	88
American, Newark, N.J.	144
American Central	146
American Exchange	148
American Fire, New York	150
American Fire, Philadelphia	152
Annisquam Mutual Fire	4
Arkwright Mutual Fire	5
Ashfield Mutual Fire	6
Atlantic F. and M., Providence	155
Atlantic Mutual, New York	157
Atlantic Mutual F. and M.	viii, 76
Attleborough Mutual Fire	7
Barnstable County Mutual Fire	8
Berkshire Mutual Fire	10
Beverly	90
Boston Manufacturers' Mutual Fire	11
Boston Marine	ix, 92
Boylston Mutual	78
Bristol County Mutual Fire	12
British America	360, 392
British and Foreign Marine	viii, 392
Buffalo, Buffalo	160
Buffalo German	161
Caisse Générale	ix
Cambridge Mutual Fire	13
China Mutual	81
Citizens', New York	164
Citizens', St. Louis	166
Citizens' Mutual	15
City Fire, New York	168
Clinton Fire, New York	169
Cohasset Mutual Fire	16
Columbia Fire	ix
Commerce, Albany	171
Commercial Fire, New York	173
Commercial Mutual, New York,	175
Commercial Union	362, 392
Commonwealth	94
Confiance Fire	363, 392
Connecticut Fire	178
Continental, New York	181
Cotton and Woolen Manufacturers'	17
Dedham Mutual Fire	18
Delaware Mutual Safety	184
Dorchester Mutual Fire	20
Dwelling-House Insurance Co.	97
Eliot Fire	99
Enterprise F. and M., Cincinnati,	187
Equitable F. and M., Providence, R.I.	189
Equitable Marine	viii
Essex Mutual Fire	21
Exchange Fire, New York	191
Fairfield Fire	ix
Fall River Manufacturers' Mutual	23
Faneuil Hall	ix
Farragut Fire	194
Fire Association of Philadelphia,	196
Fire Association, London	viii
Fireman's Fund	x, 198
Firemen's, Baltimore	201
Firemen's, Dayton, O.	203
Firemen's, of Newark	205
Firemen's, New York	207
Firemen's Fire	101
Fire Ins. Co. of County of Philadelphia	viii
First National Fire	103
Fitchburg Mutual Fire	24
Franklin Fire, Philadelphia	209
Franklin Insurance Company	105
Franklin Mutual Fire	27
Générales Réassurances	384, 392
Germania Fire, New York	214
German Fire, Baltimore	ix
German-American	212
Girard Fire and Marine	216
Glen's Falls, New York	218

	PAGE
Globe Fire, New York	ix
Gloucester Fire	107
Gloucester Mutual Fishing	506
Granby Mutual Fire	28
Great Western	220
Groveland Mutual Fire	29
Guardian Fire, New York	222
Guardian Fire and Life Assurance	364, 392
Hamburg-Bremen	365, 392
Hamburg-Magdeburg	367, 392
Hampshire Mutual Fire	30
Hanover Fire	224
Hartford Fire	226
Hingham Mutual Fire	31
Hoffman Fire	229
Holyoke Mutual Fire	68
Home, New York	231
Howard, New York	235
Imperial	368, 392
India Mutual	83
Insurance Co. of North America,	237
Ins. Co. of State of Pennsylvania,	240
Irving	243
Jefferson	245
Knickerbocker Fire	247
La Caisse Générale	ix
La Confiance Fire	363
Lamar, New York	249
Lancashire	x, 369, 392
Lion Fire	viii, 370, 392
Liverpool and London and Globe,	371, 392
London Assurance	373, 392
London and Lancashire	x, 374, 392
Lorillard (Fire)	251
Lowell Mutual Fire	33
Lumbermen's, Philadelphia	viii
Lynn Mutual Fire	35
Manhattan Fire	253
Manufacturers', Newark, N.J.	ix
Manufacturers' Fire and Marine,	109
Manufacturers' and Builders'	256
Massachusetts Mutual	70
Mechanics' Mutual (Mutual Department)	ix
Mechanics' Mutual (Stock Department)	ix
Mercantile, Cleveland	ix
Mercantile Fire, New York	258
Mercantile Marine	112
Merchants', Newark, N.J.	260
Merchants', New York	262
Merchants', Providence	264
Merchants' and Farmers' Mutual Fire	36
Meriden Fire	266
Merrimack Mutual Fire	38
Métropole	376, 392
Middlesex Mutual Fire	40
Milford Mutual Fire	41
Mill-Owners' Mutual Fire	43
Mutual Fire Assurance	44
Mutual Protection Fire	45
National Fire, Baltimore	268
National Fire, Hartford	270
National Fire, New York	273
Neptune Fire and Marine	115
Newark City	274
Newark Fire	276
Newburyport Mutual Fire	47
New Hampshire Fire	278
New York and Boston	ix, 280
New York Bowery	282
New York City	284
Niagara Fire, New York	286
Norfolk Mutual Fire	48
North American, Boston	117
North British and Mercantile,	377, 392
Northern, Watertown, N.Y.	288
Northern Assurance, London,	378, 392
North German	379, 392
Northwestern National	290
Norwich Union	380, 392
Orient, Hartford	292
Orient Mutual, New York	295
Pacific Fire, New York	296
Pacific Mutual, New York	ix
Park Fire	298
Pennsylvania Fire, Philadelphia,	299
People's, Newark, N.J.	302
People's Fire, New York	viii
People's Fire, Trenton, N.J.	ix, 304
Phenix, Brooklyn	306
Phœnix, Hartford	310
Phœnix Assurance	382, 392
Prescott Insurance Company	119
Providence Washington	313
Queen	383, 392
Quincy Mutual Fire	49
Réassurances Générales	384, 392
Relief Fire	315
Republic Fire	317

	PAGE
Revere Fire	ix, 122
Rochester German	319
Royal	385, 392
Rutgers Fire, New York	321
Salem Marine	124
Salem Mutual Fire	52
Salisbury and Amesbury Mutual Fire	53
Saugus Mutual Fire	54
Scottish Commercial	ix
Scottish Union	viii, 387, 392
Security, New Haven	323
Shelburne Mutual Fire	55
Shoe and Leather, Boston	x, 126
South Danvers Mutual Fire	56
Spinners' Mutual, Boston	viii
Springfield Fire and Marine,	x, 129
Standard Fire, New York	325
Standard Fire, Trenton	ix
Star Fire	x, 327
Sterling Fire	329
St. Nicholas	ix
St. Paul, St. Paul, Minn.	331
Toledo Fire and Marine	ix
Trade, Camden, N.J.	334
Traders', Chicago	337
Traders' and Mechanics' (Mutual Department)	57
Traders' and Mechanics' (Stock Department)	131
Tradesmen's Fire	339
Transatlantic	388, 392
Union, Philadelphia	341
Union, San Francisco	viii, 344
Union Marine, Liverpool, Eng.,	viii
United Firemen's	347
United States Lloyds	348
Washington Fire and Marine	133
Watertown Fire, New York	350
Westchester Fire	352
Western Assurance	389, 392
Westford Mutual Fire	59
West Newbury Mutual Fire	60
Williamsburgh City Fire	354
Worcester Manufacturers' Mutual Fire	61
Worcester Mutual Fire	62